The Personal Security Index, 2002:
After September 11th

By Andrew Jackson, Spyridoula Tsoukalas, Laura Buckland & Sylvain Schetagne

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Introduction

Information relating to the economic security, health security or physical safety of Canadians abounds. Some information seems to indicate improvements in personal security, such as a decrease in the crime rate. Other information, however, seems to point to a deterioration of security, such as news of long waiting lists for certain types of surgery. All these facts influence Canadians' perceptions of their personal security. But what are the facts of the matter? Is the personal security of Canadians improving overall, or is it deteriorating?

In an effort to help fill the gap between daily news, real trends and perceptions, the Canadian Council on Social Development (CCSD), in collaboration with the Insurance Bureau of Canada, Canadian Heritage, EKOS Research Associates Inc., Health Canada, and the Canadian Labour Congress – and with the support of Human Resources Development Canada – has developed and annually calculated the "Personal Security Index." The Personal Security Index (PSI) is a tool which measures annual changes in the security of Canadians along three key dimensions – economic security, health security, and physical safety.

The PSI focuses on the basics of living: whether Canadians have enough money to get by and have resources they can count on in times of need; whether they live in good health and have access to necessary health services; and whether they are safe from crime and accidents.

The PSI measures changes in both the numerical data and people's perceptions, so it consists of two indexes: a "Data Index" and a "Perception Index." The Data Index is derived mainly from Statistics Canada databases and is designed to measure changes in "real" outcomes related to personal security – such as changes in levels of income and debt, or changes in crime rates and indicators of health. The Perception Index is based on responses to a national survey conducted by EKOS Research Associates Inc. which asked Canadians how they rated several issues affecting their own personal security.[1] Each index contains a series of indicators that track various dimensions of our economic, health and physical safety. Small changes in the indexes – particularly in the perception index – and in the underlying indicators should be interpreted cautiously, as explained in the methodology (see Appendix II).

This Edition

This publication is the fourth in a series which began in 1999. That year, the CCSD published the first PSI report which provided benchmark statistical data for the most recent year available, most often 1998, with some historical background. This year's PSI report presents changes from 1998 to 2001. The analytical value of the PSI is starting to improve now that we have a consistent series of historical indicators.

> All subjective data in PSI 2002 are for the calendar year reported. The objective data are for the most recent year for which those data are available, which in most cases is 2001. Note that some historical data do not match previous editions of PSI because of data revisions by Statistics Canada.

In last year's PSI report, we showed that while both the economic and physical safety indexes had risen – indicating that Canadians were more secure overall – all groups in society did not share this same sense of security. That still remains true today, for there continue to be groups who consistently rate their security lower than do others – notably, persons with lower incomes. These results demonstrate that more attention must be paid to ensuring that security is extended to *all* Canadians, regardless of their income, education level, or family situation.

In this 2002 edition of PSI, we continue to analyze the changing personal security of Canadians. After a brief discussion about how we have defined and measured personal security, we present detailed results of the Personal Security Index – by age groups, gender and income levels – and we look at changes among Canadians over the last year. As was done for the first time in last year's report, we also build six regional Personal Security Indexes and analyze differences in data and perceptions of security among the regions.

How do we define personal security?

Defining personal security is a challenge. Despite its importance, attempts to capture and measure the level and changes of personal security in society have been few and far between. This may be because security – or insecurity – is a subjective state that varies according to each person's response to their individual situation. Everyone has a different comfort zone based on their age, health and income status. This means that any measure of security must necessarily be somewhat arbitrary with respect to the ranking of different components.

While the concept of security has many dimensions, for our purposes it is reduced to three key elements:

- economic security in the broad sense of job and financial security;
- health security in the sense of protection against the threats of disease and injury; and
- physical safety in the sense of feeling safe from violent crime and theft.

In a broader exercise, security could also be considered to include the quality of people's social relations or the stability and future potential of their communities. However, practical considerations limit this project to the economic, health and physical safety dimensions of personal security.

The PSI has also been developed within the limitations of the data that are available. While an ideal security index might include, for example, indicators of the quality of the physical environment or the presence of life-threatening pathogens, data which allow an analysis of such changes from year to year are limited.

Conscious of the challenges inherent in such an exercise, we have proceeded with great care in the selection of the personal security components and the indicators. All of the key indicators were chosen with the help of an expert advisory committee. The weights given to the three major components of the PSI reflect the views of ordinary Canadians as captured in the first survey. These weights are fixed for the PSI to date (see Appendix II).

The PSI is a valuable addition to measuring the well-being of Canadians. It is broader than the GDP, but not as broad as ambitious indicators that have been proposed elsewhere, such as the "Genuine Progress Indicator." It is unique in combining both objective *and* subjective indicators. Those wishing to share their comments or ideas about this evolving project are invited to send an e-mail message to psi@ccsd.ca.

Changes from year to year in both the data and perception indicators translate into numerical changes in the indexes (see note on Methodology). Readers should note that the three components of the Index are not weighted equally: economic security counts for 35% in the base year, health security for 55%, and physical safety for 10%. The indicators within each of these components have equal weights. These weightings, as explained in Appendix II, are based on the views of Canadians. It is also important to note that the indexes report changes in the most recent year for which data are available.

The Impact of September 11th on Personal Security

For this year's PSI national survey, we added a new question: "Thinking back to the terrorist attacks of September 11th and subsequent events, to what extent have the risks associated with the following aspects of your life increased, or decreased, compared with last year: Financial security? Physical security? Health?"

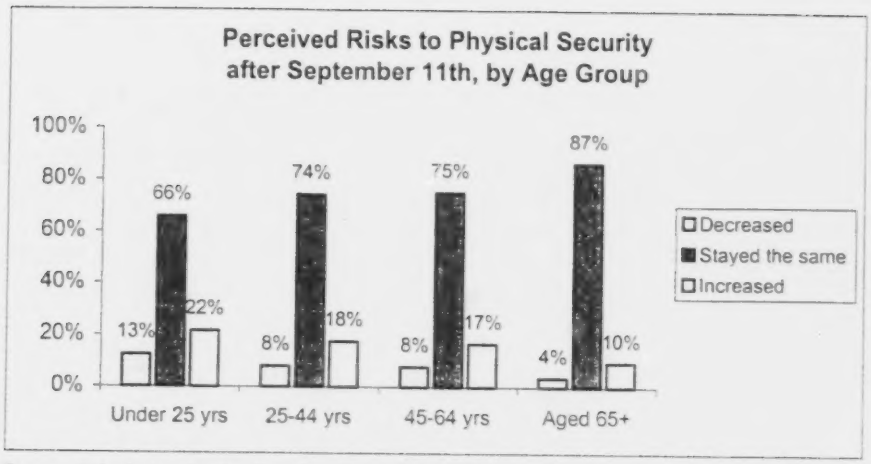
These questions were asked to help assess the impact of recent events on the three key dimensions of personal security and to place the broader PSI findings into context. Overall, it seemed reasonable to expect that the dramatic events of September 11th and the resulting "war on terrorism" would affect Canadians' perceptions of their personal security.

Immediately following September 11th, there were heightened fears of an economic recession as the devastating effects on certain sectors of the economy – like the airline industry and tourism – became evident. There were also fears about threats to public health when several incidents involving anthrax contamination were discovered in the United States, and there was widespread media speculation about the possibility – or probability – of attacks on civilians using biological or chemical agents. Yet while there were objective reasons for heightened fears about people's physical security, the degree of objective risk is difficult, if not impossible, to accurately measure.

In terms of threats to Canadians' financial security, the impact of September 11th was quite modest. Twenty-one per cent of those surveyed reported an increased risk, but 19% reported a decrease. Among those reporting an increased risk to their financial security, the most interesting differences were by family income. Twenty-three per cent of those with annual incomes over $80,000 said their financial security was at greater risk as a result of the impact of September 11th, but as household incomes declined, the sense of risk *fell* consistently. This differs from the usual pattern, where feelings of financial security tend to be higher among those with higher incomes. Men reported a greater sense of risk to their financial security than did women (24% compared to 19%, respectively). There were few differences in perceptions of risk according to the age of respondents, although slightly lower risks to financial security were reported by those aged 65 and older. And, there was little variation by geographical region, with citizens in the Prairies and Quebec reporting the least financial impact (see Appendix I).

In terms of threats to Canadians' physical security, 17% reported an increased sense of risk, while 8% reported a decreased risk. In the overall context of the dramatic events of September 11th, this seemed to be a rather modest increase in perceptions of greater physical insecurity. One of the most interesting findings was that younger people were much more likely to report feelings of increased risk: 22% of respondents aged 25 or younger said they had experienced an increased sense of risk to their physical security, whereas only about 10% of those aged 65 and older felt this way. There were almost no differences in perceptions by gender, and few differences by household income. The sense of increased risk of physical security was lowest in Quebec (14%) and highest in Atlantic Canada (24%).

Chart 1:



Source: Calculations by the Canadian Council on Social Development using data from PSI Surveys.

In terms of threats to Canadians' health as a result of the events of September 11th, just 11% of respondents reported an increased sense of risk, and 6% reported a decreased risk. Again, this seems to be rather modest in the overall context. There were few differences in perceptions of increased health risks by age, gender or geographical region, however the perceived risk was somewhat higher among those with lower incomes.

The events of September 11th and the ongoing "war on terrorism" seemed to have had remarkably little impact on Canadians' perceptions of their personal security at the time of our PSI survey in January 2002. As might be expected, there was an increased sense of risk to people's physical security, but the perceptions were quite modest.

Perhaps the scale of the federal government's response to the events of September 11th – such as greatly increased spending on security measures – may be one reason for the muted reactions of respondents. Or, the government's response could perhaps be seen as somewhat disproportionate to the increased sense of risk among Canadians, particularly in light of their other, ongoing sources of insecurity.

Losing Control?
A different perspective on personal security

For more than 20 years, the World Values Survey has tracked the perceptions of people in countries around the world on a wide range of issues. One question on this survey is particularly meaningful in terms of tracking trends in personal security. People are asked to rate the following statement on a scale of 1 to 10 (where 1 indicates that the respondent did not agree with the statement and 10 indicates a great deal of agreement): "Some people feel that they have completely free choice and control over their lives, and other people feel that what they do has no real effect on what happens to me."

A high sense of control can be seen as similar to a high sense of personal security, so that question was added to the EKOS survey this year. Overall, 41% of Canadians had a high sense of control, and just 7% felt they had little control over their lives. While these results might suggest there is little need for concern, there has been a significant decline over time in Canadians' feelings of control. In 1990, a high sense of control was reported by 59% of Canadians, and a low sense of control reported by just 3%.

In 2001, there was little variation by region, although Quebecers were slightly less likely to have a high sense of control, and somewhat more likely to have a very low sense of control (9% and 7%, respectively). Women were slightly more likely than men to have a strong sense of control, and those aged 25 to 44 were more likely than others to have strong feelings of control.

The most significant variations were by household income. Twelve per cent of those with incomes under $20,000 felt they had little control, whereas just 2% of those with the highest incomes felt that way. Just 28% of those with incomes under $20,000 had a high sense of control, but twice as many in the highest income brackets reported a strong sense of control over their lives. Perhaps not surprisingly, the sense of control rises steadily with increasing household income.

Behind the PSI

Economic Security

Economic security refers to an assured and stable standard of living that provides individuals and families with a level of resources and benefits necessary to participate economically, politically, socially, culturally, and with dignity in their community's activities. Security goes beyond mere physical survival to encompass a level of resources that promotes social inclusion.

Overview

The Canadian economy slowed down somewhat in 2001 in comparison to the boom years of 1999 and 2000. However, the downturn was much less severe than that of the early 1990s and Canada escaped falling into a recession. Real economic growth fell from 4.4% in 2000, to slightly above 1% in 2001.

Jobs

The national unemployment rate rose from an average of 6.8% in 2000 to 7.2% in 2001. The increase in unemployment was much greater among men (from 6.9% to 7.5%) than among women (from 6.7% to 6.8%), reflecting the significant job losses over the course of the year in the traditionally male-dominated manufacturing sector. The unemployment rate among youth aged 15 to 24 rose from 12.6% to 12.8%, with young men being particularly affected. The labour force participation rate and the proportion of people working part-time were essentially unchanged from 2000.

Looking at other changes from December 2000 to December 2001, total employment rose very slightly, but there was a small shift from full-time to part-time jobs. More than 100,000 jobs were lost in the manufacturing sector, and there were major layoffs in the high tech sector as a result of the economic slowdown in the United States. After September 11th, there were major job losses in the airline and tourism sectors in both Canada and the United States. However, in Canada, there were significant new hires in health and social services over the year, and the construction and retail sectors remained very strong.

Table 1:

Key Labour Market Trends				
	1998	**1999**	**2000**	**2001**
Unemployment rate	8.3	7.6	6.8	7.2
Men	8.6	7.8	6.9	7.5
Women	7.9	7.3	6.7	6.8
Persons aged 15-24	15.1	14	12.6	12.8
Participation rate	65.1	65.6	65.9	66.0
Part-time as % of employed	18.9	18.4	18.1	18.1
Self-employed as % of employed	17.2	16.9	16.2	15.3

Source: Calculations by the Canadian Council on Social Development using data from Statistics Canada's *Labour Force Historical Review, 2002*.

Wages

On the income front, many working families were affected by a decline in paid overtime. As in 2000 and 1999, wages grew quite slowly, if at all. Both average weekly earnings and wage settlements for unionized workers ran slightly ahead of inflation over most of the year, providing very modest real wage gains for those who had employment.

Poverty and Inequality

In 1999 – the last year for which there are data – there were slight gains in terms of poverty reduction and a more equal distribution of income, although the gains were not enough to reverse the negative trends of previous years.

The national poverty rate – as measured by Statistics Canada's before-tax Low Income Cut-off or LICO – fell from 16.8% in 1998 to 16.2% in 1999, and the child poverty rate fell from 19.0% to 18.5%. While this represented welcome progress and was undoubtedly the result of the strong growth in job opportunities, it is disturbing to note that this national poverty rate of 16.2% in 1999 was still well above the rate of 14.0% from 1989. (These are comparable years in terms of the overall state of the Canadian economy.) As well, child poverty rose from 15.2% in 1989, to 18.5% by 1999.

Income inequality fell very slightly in 1999. Among families of two or more persons, the top 20% of such families had 6.5 times the incomes of the bottom 20% of families in 1999, down slightly from 6.8 times as much income in 1998. Since 1993, however, income inequality in Canada has increased.

Table 2:

Key Low Income and Income Distribution Trends				
	1993	**1997**	**1998**	**1999**
% Canadians in low income (pre-tax LICO)	18.0	18.0	16.8	16.2
Families	14.6	14.3	13.1	12.4
Unattached individuals	40.5	41.2	39.2	38.9
Children in two-parent families	13.5	13.5	12.3	12.1
Children in single-parent families	63.3	59.6	56.0	55.8
Real before-tax income of Families*** (1998 $)**				
Bottom 20%	$ 18,067	$ 18,716	$ 18,945	$ 19,770
Middle 20%	$ 49,972	$ 51,383	$ 53,031	$ 53,681
Top 20%	$ 112,496	$ 121,898	$ 128,260	$ 127,815
Ratio of Top 20% to Bottom 20%	6.2	6.5	6.8	6.5

** refers to average total income

*** economic families with 2+ persons

Source: Calculations by the Canadian Council on Social Development using data from Statistics Canada's *Income in Canada*, 1999.

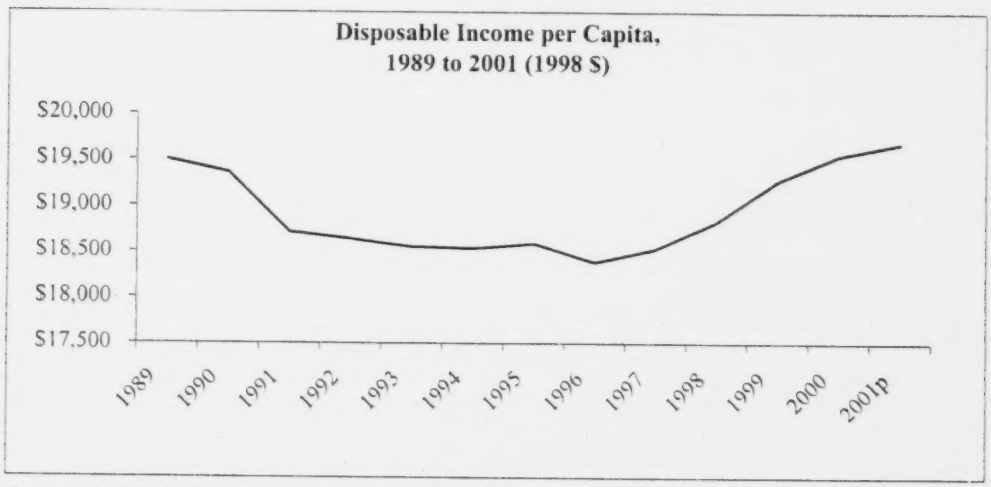
Level and Adequacy of Income

How much disposable income do Canadians have?

Having enough income to meet your family's needs is paramount to one's sense of personal security. To track the adequacy of incomes, the PSI monitors changes in the level of disposable income – that is, how much money from earnings, government transfers and investments that Canadians have left in their pocket, once they have paid their income taxes.

Canadians' disposable income continued to grow. Last year, we reported an upward trend in disposable income that matched the high from 1990. In 2001, average disposable income in Canada was $19,677 (in 1998$), compared to a level of $19,544 in 2000. That means that Canadians had an extra $133 in their pockets at the end of the year.

Chart 2:



Sources: Calculations by the Canadian Council on Social Development using data from Statistics Canada's *Population: Annual Demographic Statistics*; *Personal Disposable Income: Canadian Economic Observer Statistical Summary*; *Canadian Economic Observer 2000/2001*; and "CPI: Statistics Canada," in *The Daily*, January 22, 2002.

Do Canadians feel their income is adequate?

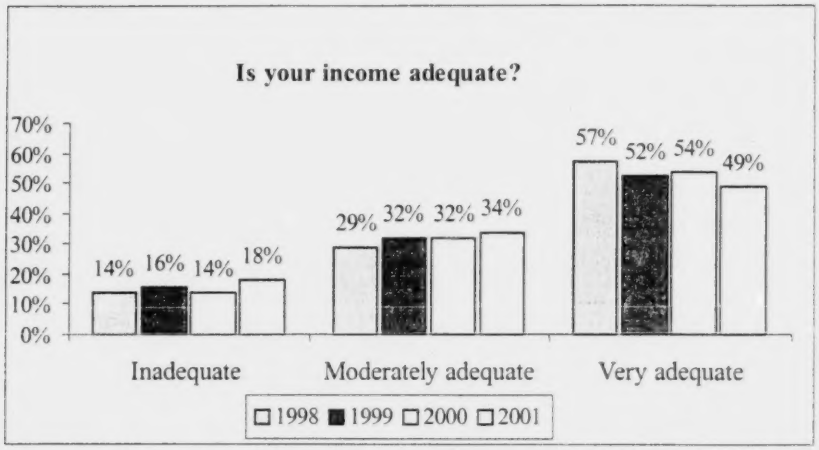
Economic security depends not only on objective facts such as the amount of money that people have to spend, it is also affected by how adequate they feel their income to be. To measure this, we asked Canadians if they were able to meet their household's basic needs.[2]

Canadians' positive perceptions about the adequacy of their income decreased between 2000 and 2001. In 2001, 49% felt their income was very adequate, down from 54% a year earlier and 52% in 1999. In 2001, 18% said their income was inadequate, more than the 14% who felt that way in 2000.

Not surprisingly, Canadians' perceptions about the adequacy of their household income are strongly linked to their level of income. Eighty-one per cent of Canadians with a household

income of over $80,000 said their income was very adequate, compared to only 21% of those whose household income was less than $20,000 per year.

Chart 3:



Source: Calculations by the Canadian Council on Social Development using data from PSI Surveys.

Gender also made a difference in people's perceptions. Women were less likely than men to report that their income was very adequate (45% compared to 52%).

There were also significant variations by region. Citizens in Alberta and Ontario led the way in terms of their perceptions of income adequacy (57% and 51%, respectively), with people in the Prairies lagging well behind at 42%. This year, perceptions of income adequacy in the Prairies were behind even those of citizens in Atlantic Canada (45%).

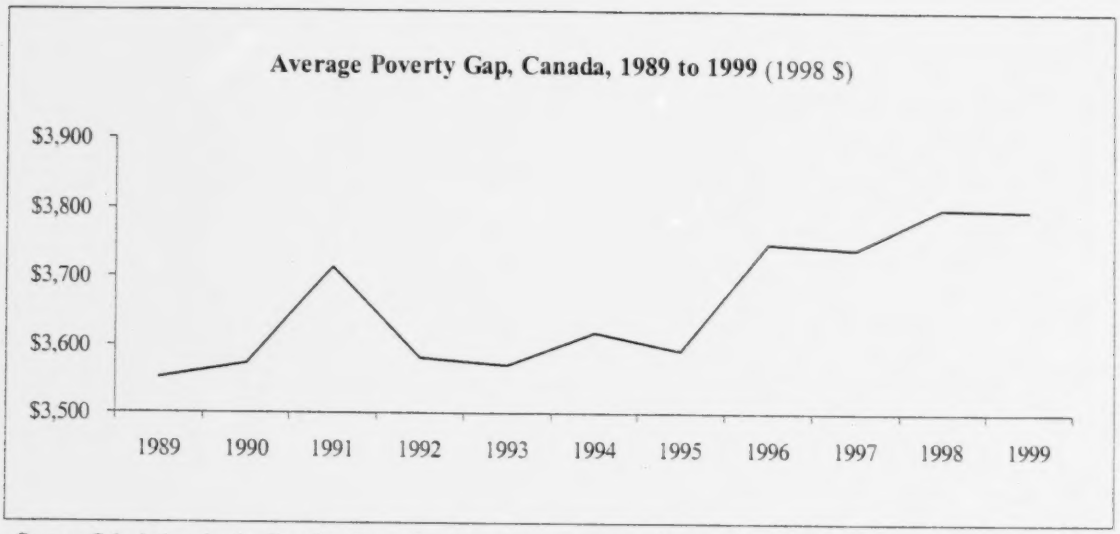
The severity of poverty

The concept of poverty is included in the PSI to provide an indication of trends in the distribution of Canada's income. It presents a more well-rounded picture of income adequacy than would be the case if we looked only at changes in *average* disposable income. As an indicator of poverty, the PSI uses the "poverty gap" which indicates *how far below* the poverty line poor Canadians fall. The total poverty gap represents the amount of money that would be necessary to raise the income of every poor Canadian up to the poverty line. To measure the poverty gap, Statistics Canada's pre-tax Low Income Cut-offs or LICOs are used.[3]

In 1999, about 4.89 million Canadians lived below the LICO. This represented a drop of 154,000 persons from 1998. The average poor person was only about $5 closer to the poverty line in 1999 than they had been in 1998.[4]

The total poverty gap in Canada in 1999 – that is, the total amount needed to raise all poor households up to the LICO – was $18.6 Billion (in 1998$), down about $0.4 Billion from 1998.

Chart 4:



Source: Calculations by the Canadian Council on Social Development using Statistics Canada's *Income Trends in Canada*, Table 8.7, 1999.

Employment Security

In the wake of changes in the labour market brought about by new technologies, global trade agreements, and new management philosophies, many Canadians felt the ground shift during the 1990s. Job security was traditionally based on working for one firm for a long period of time. Today, most people will hold many jobs during the course of their working lifetime. Employment security no longer depends as much on job security, but rather on a worker's skills and education which promote their "employability." Given the importance of job security to most Canadians, it is an important component of economic security.

Long-term unemployment rate

The long-term unemployment rate is defined in the PSI as the proportion of all unemployed people who have been unemployed for more than 12 months (53+ weeks). It is used to measure the strength of the labour market and the persistence and severity of unemployment.

In 2001, the unemployment rate increased to 7.2% from 6.8% in 2000, after having dropped continuously since 1998. The long-term unemployed made up 4.9% of the total number of unemployed Canadians in 2001, down from 6.7% in 2000 and 9.6% in 1998, to reach levels found in the early 1980s.

CHART 5:

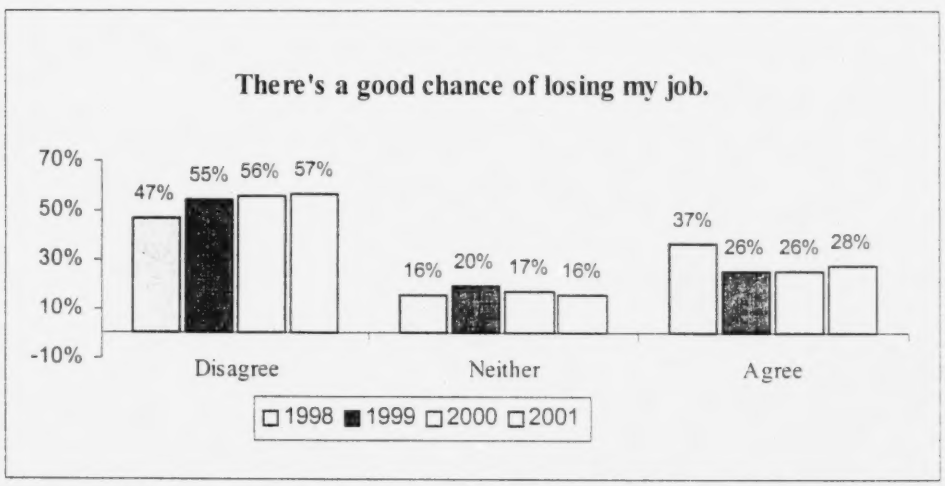
Note: Long-term unemployment is defined as a duration of 53+ weeks.
Source: Calculations by the Canadian Council on Social Development using data from Statistics Canada's *Labour Force Survey*, various years. The annual unemployment rate is from *The Daily*, January 25, 2002.

Are Canadians worried about losing their jobs?

During most of the 1990s, Canadians expressed anxiety about their ability to keep their jobs. The PSI continues to monitor changes in the proportion of Canadians who fear that they might soon lose their job.

In 2001, 28% said there was a good chance that they would lose their job over the next two years, up slightly from 26% who felt that way in 2000. (As recently as 1998, 37% of Canadians feared the loss of their jobs.) Among respondents surveyed for the PSI in 2001, 57% were not concerned about losing their job, up from 47% in 1998.

CHART 6:



Source: Calculations by the Canadian Council on Social Development using data from PSI surveys.

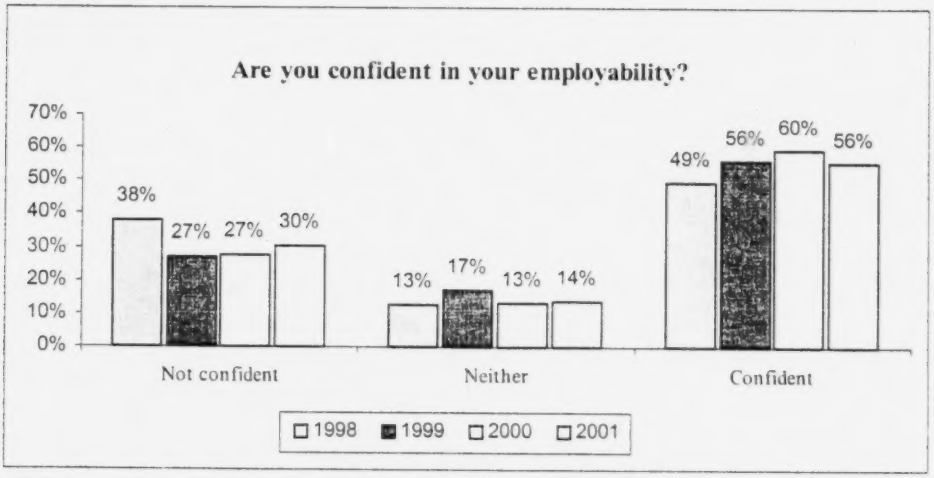
Fear of job loss is slightly higher among men than among women (29% and 26%, respectively), and there is a sharp gradient according to household income – ranging from about one in three among the lowest-income group who fear losing their job, to about one in four among those in the highest-income group. Perhaps surprisingly, the fear of job loss was lowest among those aged 25 or younger.

There were considerable variations across regions, ranging from a low of 20% in Quebec, to a high of 38% in BC – which was up sharply from their rate of 25% in 2000. In fact, BC was the only region where there was a greater concern over potential job losses in 2001 compared to 2000.

How confident are Canadians in their ability to find work?

Much of the fear of losing one's job is related to how confident the person feels about their ability to find a new one. Of course, confidence in one's ability to find new employment is strongly influenced by the state of the labour market. Confidence also depends on a person's skills and work experience. To gauge Canadians' confidence, the PSI monitors the proportion of working-age Canadians who do not believe they could find another job within six months if they became unemployed.

CHART 7:



Source: Calculations by the Canadian Council on Social Development from PSI surveys.

In 2001, 56% of working-age Canadians were confident they could find an equivalent job within six months if they lost their current job, down from 60% who expressed such confidence in 2000.[5] This confidence declined with age: 68% of those under age 25 were confident they could find a new job, compared to only 45% among those aged 45 to 64. Men were somewhat more confident than women (57% and 54%, respectively). There was also a relationship between respondents' confidence in their employability and their income: the higher the household income, the more likely people were to believe that they could find another job within six months. As was evident in 2000, those expressing confidence about finding new employment

varied considerably by region, ranging from a high of 67% in Alberta, to only 48% in Atlantic Canada in 2001.

The Social Safety Net

Are our income support programs adequate?

An essential component of economic security is the strength of the social safety net. For the vast majority of unemployed people, a job loss occurs through no fault of their own. Most often it happens when companies lay off workers during lean times or introduce technological changes that affect the number of jobs available. A major component of Canada's social safety net, therefore, is the Employment Insurance system that helps people make ends meet by providing them with unemployment benefits while they look for other work.

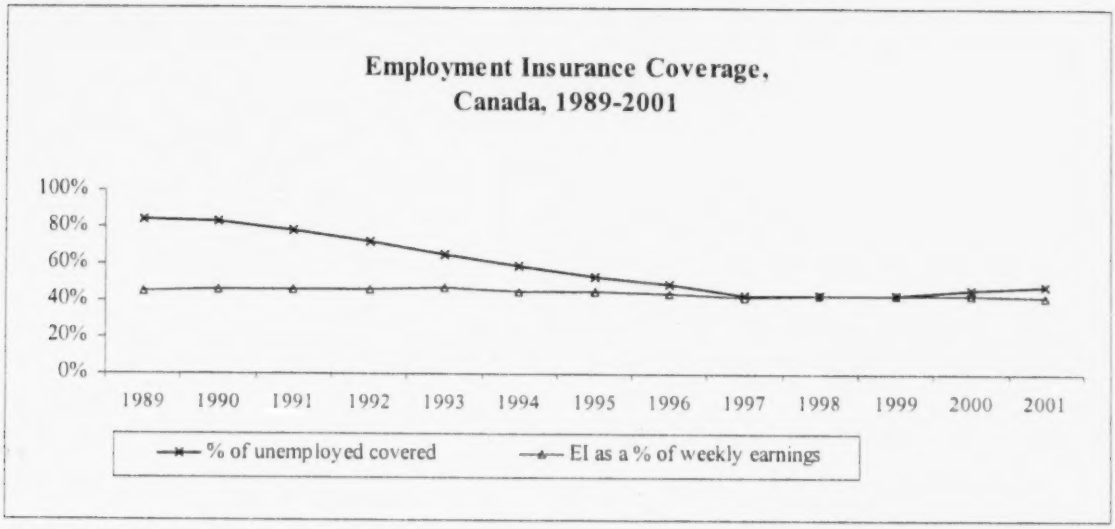
Using both objective and subjective measures, the PSI monitors the adequacy of two major government income support programs – Employment Insurance (EI) and social assistance or welfare.

Over the last decade, sweeping changes to Canada's EI system have severely reduced the proportion of unemployed Canadians who qualify for benefits, and the amount of benefits provided have been scaled back to some degree. Part of the reduction in the proportion of the unemployed who are eligible for EI benefits can be accounted for by the increased proportion of new entrants into the labour force, and part is due to changes to the EI program criteria – such as requiring more hours of work in order to qualify for benefits.

For an objective measure of how well EI serves Canadians, two statistics are used: the percentage of unemployed Canadians who receive EI benefits, and the amount of benefits they receive as a percentage of the average weekly wage. By comparing the last two years, the data show that EI coverage increased by 3 percentage points between 2000 and 2001. This followed another 3 percentage point increase between 1999 and 2000. However, EI coverage remains significantly lower than it was in the late 1980s and early 1990s, when over 80% of the unemployed were covered.

EI coverage as a percentage of the average weekly earnings remained the same in 2001 as it was in 2000, at 43%.

CHART 8:

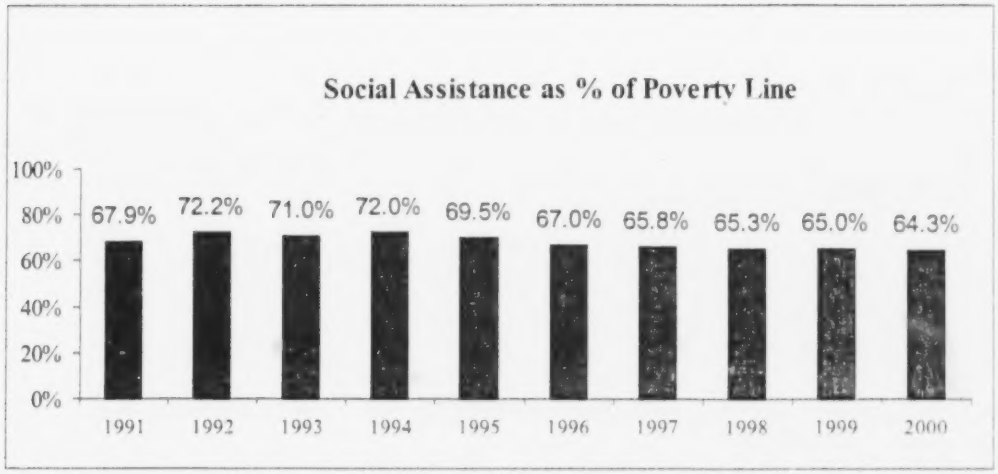


Sources: Calculations by the Canadian Council on Social Development using Statistics Canada's *Labour Force Historical Review*; "Employment Insurance," in *The Daily*, January 2002; *Canadian Economic Observer*, Annual Weekly Earnings, Tables 9 and 10.

If Canadians are unable to qualify for EI benefits, they can apply for provincially administered social assistance – commonly referred to as "welfare." To track how well Canadians are served by social assistance, the PSI provides data on the average level of social assistance available, as well as the social assistance benefit level as a percentage of Statistics Canada's pre-tax LICO, popularly referred to as the poverty line. Information about provincial social assistance benefits for different family types is collected regularly and standardized by the National Council of Welfare.[6] Since social assistance benefits vary according to family size and composition, for simplicity we have selected a lone-parent family with one child to compare the benefits received. The national benefit amount listed below is the unweighted average among the 10 provinces for this family type. (Weighting by population would lower the average somewhat.) The low income cut-off used represents a family of this type residing in a city with a population of 100,000 to 500,000.

In 2000, a single parent with one child on social assistance received an average annual income of $12,669, which includes all federal and provincial child benefits the family may be eligible for, in addition to basic welfare benefits. As a percentage of the poverty line, this amounted to 64.3%, down from 65% in 1999. Social assistance benefits as a percentage of the poverty line for this family type (and others) have declined steadily since 1994 when they constituted 72.0% of the low income cut-off. The main reason for this drop is that most provinces do not index their social assistance benefits to rise with inflation.

CHART 9:



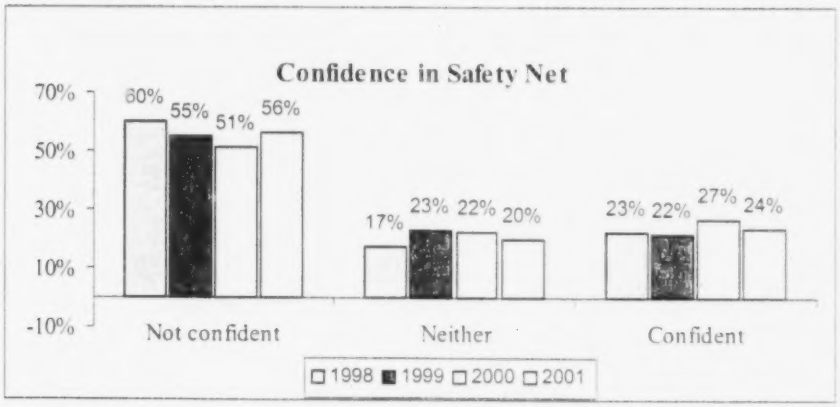
Note: Average welfare benefit as a % of LICO is for lone parent and one child living in a region with a population of 100,000 to 499,000.
Source: National Council of Welfare. *Welfare Incomes 2000.*

How confident are Canadians about government income security programs?

In 2001, 24% of respondents felt that if they were to lose their job, Canada's income security programs would sustain them adequately while they looked for a new job. This is down from 27% who expressed confidence in 2000, but it is about the same level as in 1999. The proportion who *did not* feel that the programs would sustain them rose from 51% in 2000 to 56% by 2001.

Confidence in Canada's safety net was lowest among residents of British Columbia, Ontario and the Prairie provinces. By age, confidence was highest among those aged 25 or under (27%). While there was little difference by gender, there were large differences according to respondents' household income – 30% of those in households earning less than $20,000 a year expressed confidence in the social safety net, compared to only 21% of those in households earning over $80,000.

CHART 10:



Source: Calculations by the Canadian Council on Social Development from PSI Surveys.

Can Canadians count on informal financial support from family, friends and neighbours?

If people are in financial distress, they rely on both formal income security programs and on the informal support provided by friends and family. This latter type of support is a key ingredient in determining how financially secure Canadians feel. Consequently, the following question was asked in the PSI survey: "If you lost your job, or were in financial distress, is there a friend, neighbour or family member who you could count on to help you?"

Overall in 2001, 72% of respondents said they could count on such support. This was down significantly from 75% in 2000. The proportion who could count on receiving support from family, friends or neighbours ranged from 66% in Quebec, to 77% in Alberta. Confidence in receiving support dropped with age: 89% of those under 25 said they would have such support, but among persons aged 65 and older, only 71% were as confident of support.

Not surprisingly, confidence in getting support from family and friends in the event of financial distress rose with household income.

While the data indicate that the majority of Canadians have personal networks to assist them if needed, the amount of support available to the more-vulnerable households could be expected to be very limited.

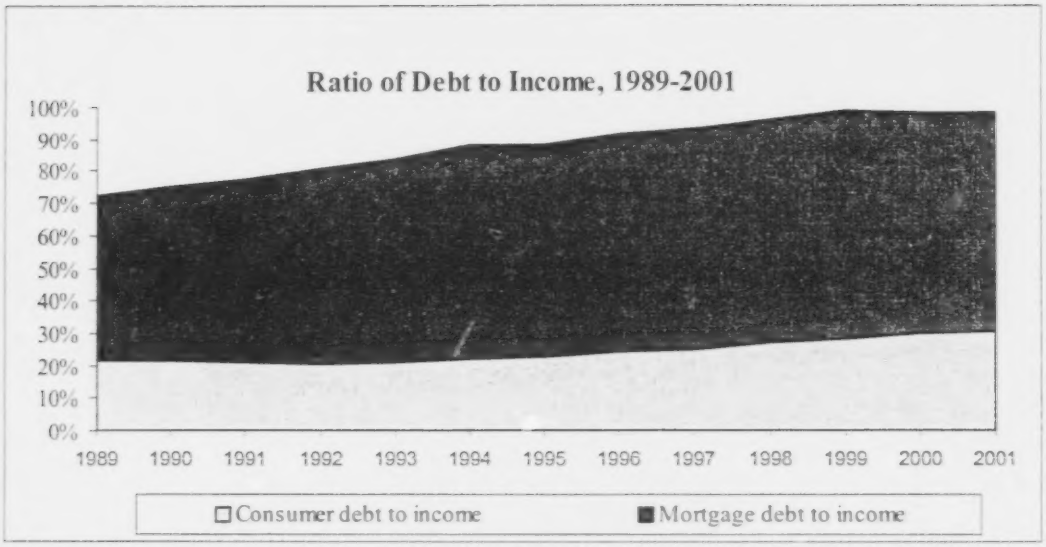
Financial Vulnerability

Growing levels of household debt are an important reason why many Canadians worry about their economic security. Even if the debt is incurred in order to purchase assets like a house, a car or other durable consumer goods, borrowers must still repay the money from their disposable income. (Debts here are reported as gross amounts.)

Some people may interpret a higher debt load as a sign that Canadians are more optimistic about their economic security and are therefore willing to spend more money. However, many Canadians are using credit, not to buy more items, but simply to make ends meet.

To measure the degree to which Canadians are financially vulnerable, the PSI tracks the ratio of total mortgage and consumer debt to total disposable income. Since 1984, the amount that Canadians borrowed, on average, to buy homes and consumer goods increased from 56% of their total disposable income to 98% by 2001. The total mortgage and consumer debt remained the same as it was last year.[7]

CHART 11:



Source: Calculations by the Canadian Council on Social Development using Statistics Canada's *Canadian Economic Observer*, various years.

The largest contributor to the increased indebtedness of Canadians is the size of their mortgages – which increased from 38% of disposable income in 1984, to 68.3% by 2000. In 2001, this fell slightly to 67.9%.

How financially vulnerable do Canadians feel?

It can be argued that an increased debt burden is not a great cause for concern if it is matched by an increase in personal wealth. However, the new Asset and Debt Survey from Statistics Canada shows that net wealth is very unequally distributed. In order to better gauge how financially vulnerable Canadians are feeling, we asked respondents how long they would be able to sustain themselves and their families if they had to rely on their savings only. Savings were defined as liquid assets such as bank accounts and RRSPs.

As recently as 1999, about one in five working-age Canadians (19%) reported that they would not be able to sustain themselves for more than one month if they and their spouse lost their jobs. In 2000, the situation had dramatically improved: only about one in 10 Canadians reported that they would not be able to sustain themselves for more than one month if they were to lose their jobs. In 2001, the proportion was 9%, about the same as in 2000.

TABLE 3:

Financial Vulnerability, 2001

"If you and your spouse lost your jobs, how many MONTHS could you sustain yourselves on current savings?"

	Canada	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Less than 1 month	9%	13%	9%	8%	10%	10%	11%
One to three months	28%	29%	29%	28%	27%	28%	24%
Four to seven months	20%	18%	19%	20%	20%	21%	22%
More than seven months	26%	23%	24%	28%	26%	25%	25%
Don't know	17%	17%	18%	17%	17%	17%	17%
Average # of months	11.3	8.6	10.3	12.2	10.3	11.7	12.6

Source: Calculations by the Canadian Council on Social Development using data from PSI Surveys.

Unlike 2000, there were few variations in responses by region in 2001, reflecting an improvement in Atlantic Canada in terms of financial vulnerability over the past year and a modest deterioration in Ontario.

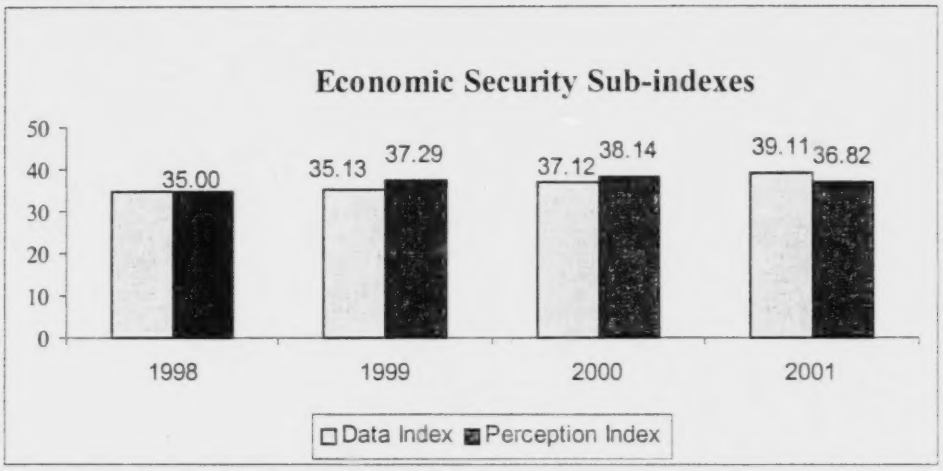
Gender also had an effect: 12% of women and only 6% of men reported having insufficient savings to last for more than one month.

As would be expected, the most financially secure Canadians are those with the higher household incomes. One-fifth (19%) of households with incomes under $20,000 a year had insufficient savings to sustain themselves beyond one month – twice the level of financial vulnerability of those with household incomes over $80,000. Almost half of the highest-income group said their savings could sustain them for more than seven months, whereas only 1 in 4 of all Canadian households reported being this financially secure.

Trends in the Economic Security Sub-indexes

Economic security, as measured by the objective indicators, rose between 2000 and 2001, but perceptions of economic security fell over the year. And while some of the objective indicators were mixed, Canadians' increased income, falling long-term unemployment rates, and higher EI coverage offset the negatives. All the perception indicators fell, however. (See the Methodology section for explanations of how changes in the data are translated into changes in the index, and see Appendix III for detailed calculations.)

CHART 12:



Source: Calculations by the Canadian Council on Social Development.

Health Security

Being in good physical and mental health, having access to adequate medical care in times of need, and feeling safe from accidents and disease are basic elements that contribute to a person's sense of health security. The PSI monitors these important aspects of Canadians' lives by reporting on their levels of stress, their perceptions of their own health, their confidence in receiving adequate health care should it be required, and their exposure to traffic and workplace accidents.

In recent years, an increasingly comprehensive range of health data have been made available, notably by the Canadian Institute for Health Information (CIHI). To generalize greatly, health data outcomes in Canada compare very favourably with those of other advanced industrialized countries, and there are indications of continued progress in many areas, although this is offset by troubling trends in other areas – such as rising incidence of some cancers and significant inequalities of health based on socio-economic status. Furthermore, Canadians' confidence in their health care system has been eroded by cuts to government funding, closure of hospital beds, and reports of long waiting lists for some forms of treatment.

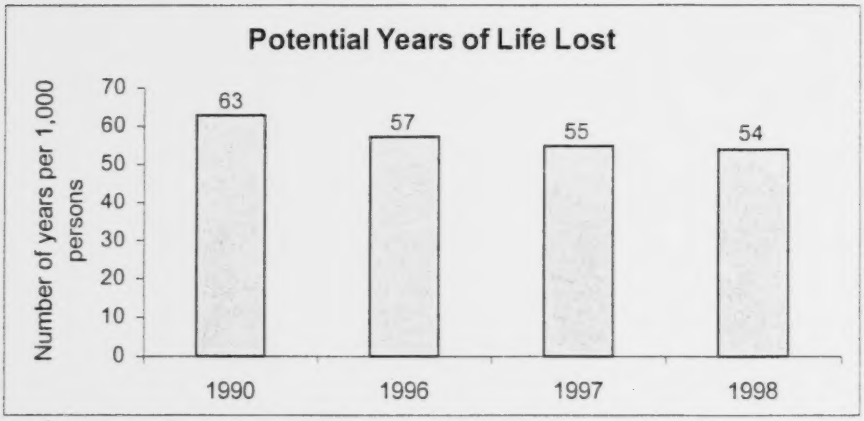
Canada's rate of premature death continues to drop

The Potential Years of Life Lost (PYLL) measures the potential number of years of life lost by someone who dies prior to age 75. For example, when someone dies at age 25, they could be said to have lost 50 years of potential life. Mortality data can be aggregated so that PYLL can be presented as a rate. High PYLL rates mean there is a lot of premature mortality, that is, deaths before age 75; conversely, low PYLL rates mean a low degree of premature mortality.

In Canada, the news is quite positive as our PYLL rates continue to decrease, indicating that premature mortality is declining. In 1998, the potential years of life lost were 54 years per 1,000 persons, compared to 63 years in 1990. This represents a 14% reduction since 1990.

There was also an overall improvement between 1997 and 1998, where we saw a decrease of 1.4 years per 1,000 persons in premature mortality, representing a 2.5% decrease over those two years.

CHART 13:



Source: Personal communications with Peter Walsh, Health Canada, March 2002.

Although premature mortality is more prevalent in men than in women, Canadian men experienced a greater decrease in their PYLL rates between 1996 and 1998. In 1996, the PYLL rate for Canadian men was 72 years per 1,000, and for Canadian women, it was 42 years per 1,000. By 1998, the rate for men had declined by 6.9%, to 67 years per 1,000, while for women the PYLL rate declined by only 4.8%, to 40 years per 1,000.

Looking at the rates across Canada, Ontario (-7.5%) and British Columbia (-6.9%) led the way among the eight provinces whose PYLL rates decreased between 1996 and 1998. Of the two provinces where there was an increase in the PYLL rate, Prince Edward Island experienced the largest increase, going from 57 years per 1,000 in 1996, to 61 years per 1,000 by 1998. It is interesting to note that PEI saw a significant decrease in its PYLL rate in 1997 (down to 51 years per 1,000) before it rose again in 1998.

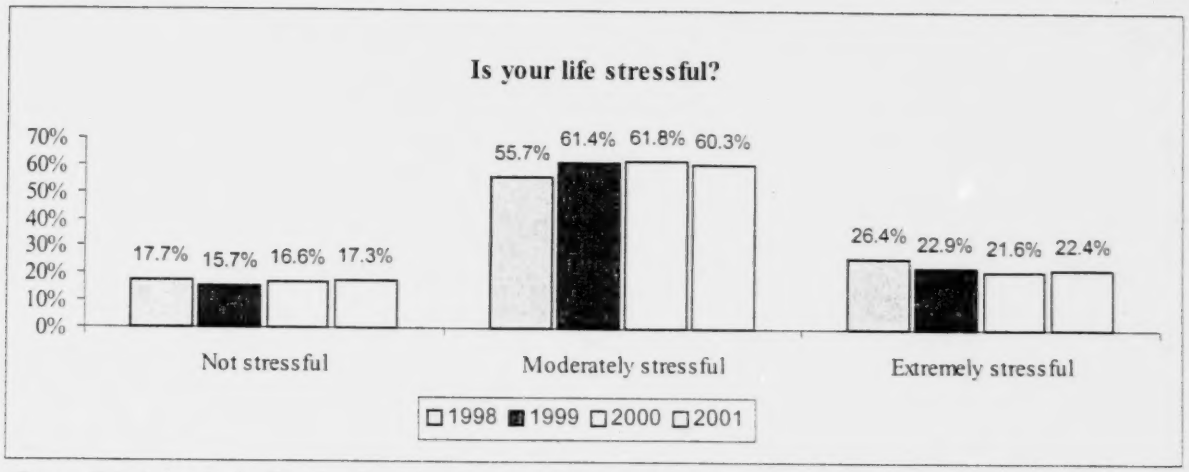
In previous editions of the PSI, we have been able to provide PYLL data by age and cause of death, but these numbers have not yet been released for the latest year available (1998).

Do Canadians lead stressful lives?

A growing feature of modern life is the prevalence of stress. The strains and insecurities of a changing labour market, combined with the family obligations of working parents are making life more stressful for an increasing number of Canadians. And numerous studies have demonstrated that stress can have consequences on people's health: it has been linked to work-related injuries, exhaustion, cardiovascular disease and psychological distress.

As an indicator of security and well-being, the PSI tracks the portion of Canadians who report that their lives are stressful.[8] In 2001, 22% of Canadians described their lives as being extremely stressful and 17% said their lives were not stressful. Most Canadians reported being only moderately stressed. In 2000, 62% indicated that their lives were moderately stressful and in 2001, this dropped to 60%.

CHART 14:



Source: Calculations by the Canadian Council on Social Development using data from PSI Surveys.

Overall, women were slightly more likely than men to describe their lives as being stressful: 84% of women said their lives were extremely or moderately stressful, compared to 82% of men. Nineteen per cent of men said their lives were not stressful, while only 16% of women reported the same.

Generally, stress levels are high in early adulthood, they peak around middle age, then decline during old age. Of respondents under age 25, 22% felt extremely stressed and 16% described their lives as not stressful. Canadians aged 25 to 44 reported the highest stress levels of all age groups, with more than one-quarter (28%) reporting that their lives were extremely stressful; only 11% of respondents in this age group reported having no stress in their lives. As Canadians age, they report lower levels of stress. People aged 45 to 64 reported slightly lower levels of stress than did their younger counterparts, with seniors leading the most stress-free lives. Thirty two per cent of respondents over the age of 65 described their lives as stress-free and only 8% said their lives were extremely stressful.

Households with incomes over $80,000 reported higher levels of extreme stress than did respondents from households in the middle- and lower-income categories. Twenty-seven per cent of those with household incomes over $80,000 and 24% of those with incomes under $20,000 reported living extremely stressful lives. Regionally, there was little variation in stress levels in 2001, though residents in Atlantic Canada were somewhat less likely to feel extremely stressed.

How do Canadians rate their own health?

Research has shown that one of the most reliable indicators of a person's health status is, quite simply, their own assessment of their health. With that in mind, we asked Canadians to rate their health.[9]

In 2001, 69% of respondents reported being in very good or excellent health, the same proportion as in 2000. However, the proportion reporting very good or excellent health has been falling regularly – from 78% in 1997, to 76% in 1998, and 73% in 1999.

The shift in perception appears to have occurred mainly as a result of a shift in self-reported health from very good to average. The proportion reporting their health to be poor or terrible was 7% in 2001, up from 6% in 1998.

TABLE 4:

Canadians' Health

"How would you rate your health?"

	1998	1999	2000	2001
Terrible	1.3%	1.2%	1.7%	1.8%
Poor	4.3%	6.1%	5.7%	5.6%
Average	17.3%	19.7%	23.5%	23.4%
Very good	51.7%	49.5%	44.3%	43.8%
Excellent	25.1%	23.5%	24.9%	25.3%
Average	5.51	5.38	5.35	5.36

Source: Calculations by the Canadian Council on Social Development using data from PSI Surveys.

Women and men were about equally likely to report their health as being excellent. However, men were much more likely than women to report their health as good or very good, while women were more likely to report their health as average. Although life expectancy for men is less than that for women, and men are less likely than women to visit a doctor for minor illnesses, men perceive their overall health more positively than do women. In this case, perception is at odds with the objective data.

The proportion of those reporting excellent health declines with age. This is to be expected, as the closer a person gets towards the end of their life expectancy, the more likely they are to experience disease and ill health, while those in their youth might be expected to feel relatively healthy. The data reflect this assumption, with 76% of respondents under age 25 reporting their health as good, very good or excellent (that is, good or better) in 2001. Among respondents aged 25 to 44, the proportion reporting their health as good or better dropped to 76%, and for respondents aged 45 to 64, the rate was 66%. Respondents aged 65 and older described their health as good or better 50% of the time.

Does this mean that as Canadians age they perceive themselves as going from excellent health to terrible health? No. While older respondents were less likely than their younger counterparts to rate their health as good or better, and they were slightly more likely to report their health as poor or terrible, the biggest shift was among those who reported their health as average. As the age of the respondent shifted upwards, the number who reported their health as average increased dramatically.

The proportion of those claiming excellent health rose with household income: 32% of those with household incomes over $80,000 reported excellent health, compared such claims by only 25% of the general population. (This partly reflects the lower incomes of the elderly.)

Residents of Quebec were the most likely by far to rate their health as excellent (34%), whereas only 20% of Prairie residents and 15% of Atlantic residents rated themselves as being in excellent health.

Health Care Spending

Health care costs in Canada are paid for by both the public and private sectors. The public sector consists of the federal, provincial, and municipal governments, and social security funds. The private sector is made up of households and insurance companies. In 1999, Canada's total health care expenditures (in current dollars) were estimated at $89.5 billion, or $2,936 per person. Expenditures are projected to have reached $95.9 billion in 2000 and $102.5 billion by 2001, representing annual increases of 7.1% and 6.9%, respectively.[10]

The growth in the public sector share of health care spending in 1997, 1998 and 1999 was 4.2%, 7.4% and 7.3%, respectively, while it is forecast to have been 8.9% in 2000 and 7.9% in 2001.[11]

The private sector share of total health care spending was 29.3% in 1998 and 29.2% in 1999, and it is forecast to have declined to 28.0% in 2000 and again in 2001, to 27.4%.

As in previous years, hospital care remains the largest category of health expenditures, accounting for 31.9% of total expenditures in 1999. Hospital expenditures are estimated to have grown by 7.3% (to $30.6 billion) in 2000, and they are forecast to grow by 5.2% (to $32.2 billion) in 2001.[12]

Expenditures for drugs have increased more rapidly than total health care expenditures, so that spending on drugs now ranks second (after hospitals) in terms of its share of total health expenditures. In 1997, expenditures on drugs overtook spending on physician services. The share of total spending accounted for by drugs grew to 14.9% in 1999. In 2001, drugs are expected to remain ranked second with a share of 15.2% of total health care expenditures.

Physician services accounted for the third largest category of total health expenditures in 1999 – $12.2 billion, representing 13.6% of total health expenditures. Spending on physician services grew by about 6.0% in 2000, which is below rates recorded in other major expenditure categories. As a result, the share of total health spending accounted for by physician services is estimated to have declined a further 13.5% in 2000. In 2001, physician expenditures are expected to grow by 7.2% (to $13.8 billion), a rate that is slightly higher than total expenditures, but not enough to increase its share above 13.5% of the total.

Regionally, health care expenditures per capita vary considerably, partly as a result of different age distributions, population density and geography, the manner in which health care is delivered and financed, and the level of remuneration of health personnel. In 1999, all provinces experienced increases in their health expenditures per capita. Manitoba, British Columbia and Ontario spent the most, at more than $3,000 per person, while Quebec, New Brunswick and Prince Edward Island recorded the lowest per capita health expenditures at around $2,700 per person. The biggest changes between 1998 and 1999 were in Alberta (+11.5%), Manitoba

(+11.2%), and Newfoundland (+10.6%). Forecasts for 2000 and 2001 are for further increases in per capita health expenditures in all provinces.[13]

Access to Health Services

Government cuts to spending on the health care system in the mid to late 1990s and publicity over problems in the system have caused many Canadians to worry that they will not have access to affordable and adequate health services when they need them. Long waiting lists, crowded emergency rooms, shortened hospital stays, and the rising costs of medications have all contributed to people's concerns about their health security.

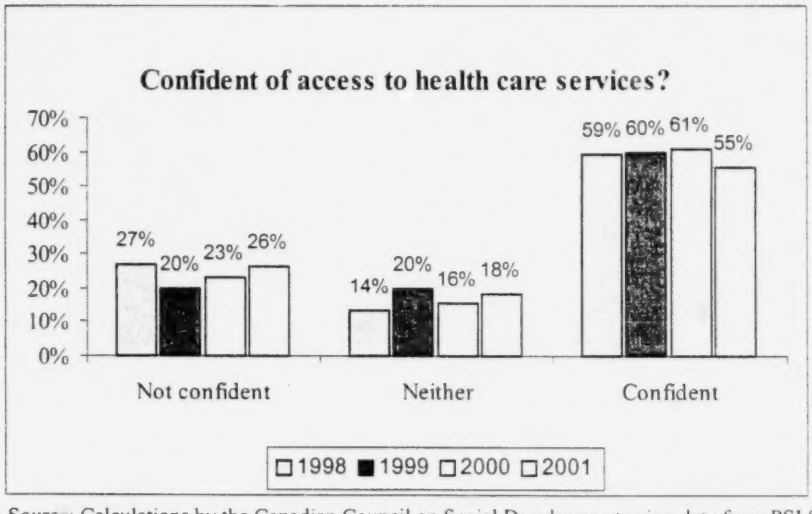
Are Canadians worried about access to health care services?

Since 1998, the PSI has been measuring Canadians' confidence in their ability to access health care services if they become ill.[14] The proportion of Canadians who reported that they were confident they would be able to access the necessary health care services remained stable at 60% for 1998, 1999 and 2000, but fell quite sharply to 55% in 2001.

In 1998, the proportion of Canadians who were "not confident" in their health care access was 27%. This dropped to 20% in 1999, then increased to 23% in 2000 and to 26% in 2001. Canadians' confidence in their ability to access the health care system is clearly eroding.

In 2001, seniors and those under age 25 had the most confidence in the health care system compared to those in other age groups. However, the proportion of seniors who felt confident fell from 68% in 2000, to 62% in 2001. As in previous years, women expressed less confidence in their access to health care services than did men (29% and 23%, respectively).

CHART 15:



Source: Calculations by the Canadian Council on Social Development using data from PSI Surveys.

In 2001, Canadians with higher incomes were slightly more likely than those with lower incomes to express confidence. As might be expected in a taxpayer-financed health care system, confidence in access does not varies much by household income.

Across the country, confidence levels in 2001 were highest in Alberta (61%), Ontario (59%) and the Atlantic (58%), and lowest in BC (48%) and Saskatchewan/Manitoba (52%). Rankings by region seem to change from year-to-year, for Saskatchewan/ Manitoba had the highest confidence rating in 2000. Declining confidence seems to be fairly pervasive across Canada.

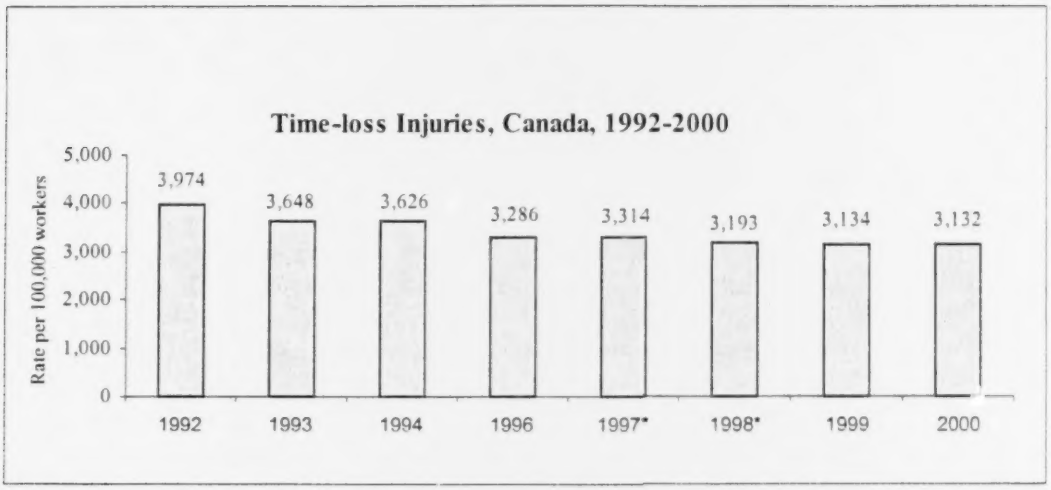
Safety at Work

With nearly two-thirds of working-age Canadians in the labour force, the workplace is an important dimension of people's lives. The extent to which these workplaces may cause injury or strain on people's physical and mental health is an important question. To gauge the effect of the workplace on Canadians' health, the PSI tracks the incidence of workplace injuries by reporting on the number of injuries per 100,000 workers that result in lost work time. (Unfortunately, only very limited data are available on psychological stresses and strains at work.)

Time-loss injuries are defined by the Association of Workers' Compensation Boards of Canada as "an injury where an employee is compensated for a loss of wages following a work-related accident, or receives compensation for a permanent disability with or without any time lost in his or her employment."[15]

The number of time-loss injuries per year is nearly 500 times more than the number of occupational fatalities. In the early 1990s, time-loss injuries began to decline, but this trend seems to be waning. In 1999, there were 3,134 time-loss injuries per 100,000 workers, down from 3,193 in 1998.

CHART 16:



* Revised Numbers. Note: Data for 1997-2000 were calculated using a different data source than those for 1992-1996. Comparisons should be made with caution.

Sources: For the provinces, employment figures come from Statistics Canada's *Labour Force Historical Review 2002*; those for the Territories are from Statistics Canada's *Employment, Earning and Hours 2001*. Injury statistics are from the Association of Workers' Compensation Boards of Canada, *Work Injuries and Diseases – Canada 1998-2000*, National Work Injuries Statistics Program.

In both 1998 and 1999, time-loss injuries were highest in British Columbia, Quebec, Manitoba and Prince Edward Island, where rates exceeded 4,000 per 100,000 workers.

TABLE 5:

Time-loss Injuries, by Province, 1998-1999		
	Rate per 100,000 workers	
	1998*	**1999**
Newfoundland	3,561	3,728
Prince Edward Island	4,177	4,232
Nova Scotia	2,411	2,453
New Brunswick	1,730	1,812
Quebec	4,185	4,106
Ontario	2,100	2,101
Manitoba	4,218	4,239
Saskatchewan	3,921	3,815
Alberta	2,982	2,832
British Columbia	4,826	4,630
Northwest Territories	3,095	3,299
Yukon	2,767	2,799
Canada	**3,193**	**3,134**

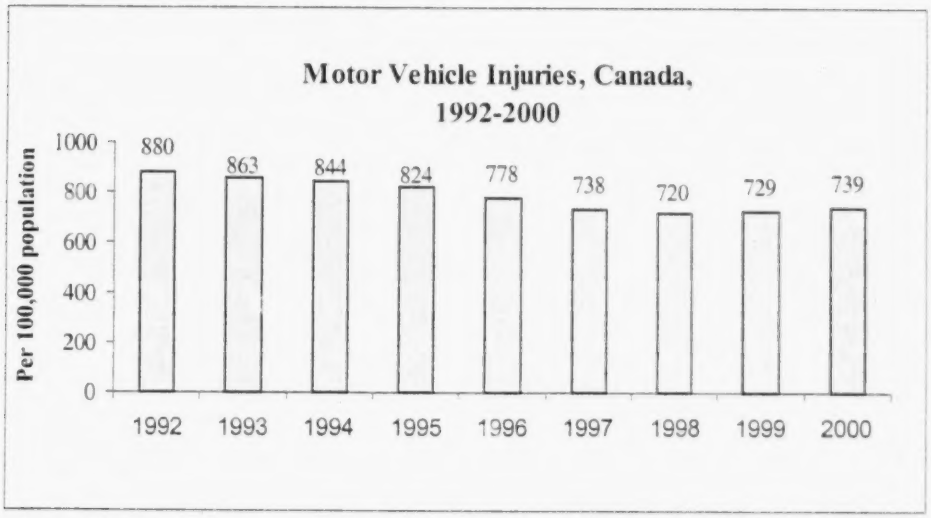
* Revised Numbers. Sources: For the provinces, employment figures come from Statistics Canada's *Labour Force Historical Review 2002*; those for the Territories are from Statistics Canada's *Employment, Earning and Hours 2001*. Injury statistics are from the Association of Workers' Compensation Boards of Canada, *Work Injuries and Diseases – Canada 1998-2000*, National Work Injuries Statistics Program.

Safety on the Road

To gauge the safety of Canadians on the road, the PSI monitors the motor vehicle crash victim rate – that is, the number of people who are injured as a result of traffic accidents, as a proportion of the overall Canadian population.

Between 1992 and 1998, the rate of motor vehicle injuries per 100,000 population steadily decreased. Since 1999, however, this number has been rising – from 720 injuries per 100,000 people in 1999, to 739 per 100,000 by 2000. The total number of Canadians injured rose from 217,754 persons to 227,500 – representing a 4.5% increase over the two-year span from 1998 to 2000.

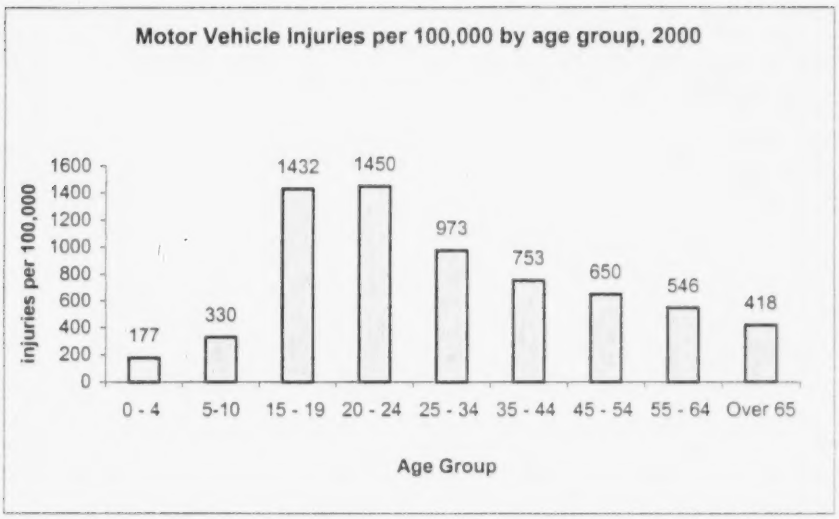
CHART 17:



Source: Transport Canada. *Canadian Motor Vehicle Traffic Collision Statistics*, 2000.

Motor vehicle injury rates are particularly alarming among young Canadians. Consistent with data from previous years, injury rates in 2000 for youth aged 15 to 19 and for those aged 20 to 24 were the highest of all age categories (with rates of 1,431.5 and 1,450.1 per 100,000, respectively). Children under age 15 and Canadians over age 55 had the lowest rates.

CHART 18:



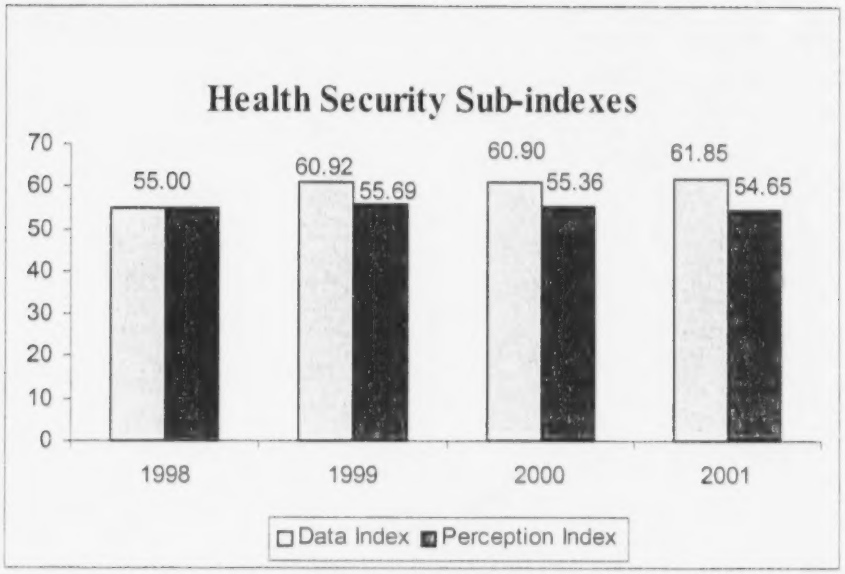
Source: Transport Canada. *Canadian Motor Vehicle Traffic Collision Statistics*, 2000.

These high injury rates among younger Canadians can be partly explained by the fact that despite overall increases in the use of seat belts by both passengers and drivers throughout the 1990s – rising from 81% in 1992, to 90% by 2000 – younger drivers are still less likely to wear a seat belt. In 2000, it was estimated that 89% of drivers under the age of 25 used a seat belt, compared to 91% use among those aged 25 to 49, and 92% use among those over age 50.

Trends in the Health Security Sub-indexes

The data sub-index for health security increased between 2000 and 2001 – from 60.53 to 61.38. While decreased rates for time-loss injuries and potential years of life lost positively impacted the index, these gains were offset by the rise in traffic injury rates. The sub-index for health perceptions indicated that Canadians' positive feelings about their health declined between 2000 and 2001, and they were less confident that they could access health care services if needed.

CHART 19



Source: Calculations by the Canadian Council on Social Development using data from PSI Surveys.

Physical Safety

The PSI monitors the evolution of Canadians' concerns about their physical safety by tracking four indicators: the level of violent crime, the level of property crime, and Canadians' perceptions of these two types of crime in their own communities.

Violent Crime Rates

The relationship between violent crime and perceptions of crime is an interesting one. Research shows that the fear of crime – and particularly the fear of violent crime – is disproportionate to the objective risk of being victimized, and that victimization by strangers is a relatively rare event. But even if the fear of crime is "not justified," it nonetheless exists and it can be a negative factor in people's lives, often unnecessarily restricting their social activities.

The PSI includes the most serious forms of violent crime – that is, homicide, attempted murder, aggravated assault, and aggravated sexual assault. These are the crimes about which Canadians express the greatest concerns, and the seriousness of these crimes leads to more reliable and comprehensive reporting. (It is important to keep in mind that over 60% of the crimes included in the overall violent crime rate are actually low-level or so-called common assaults involving behaviours ranging from threatening acts or gestures to punches.)

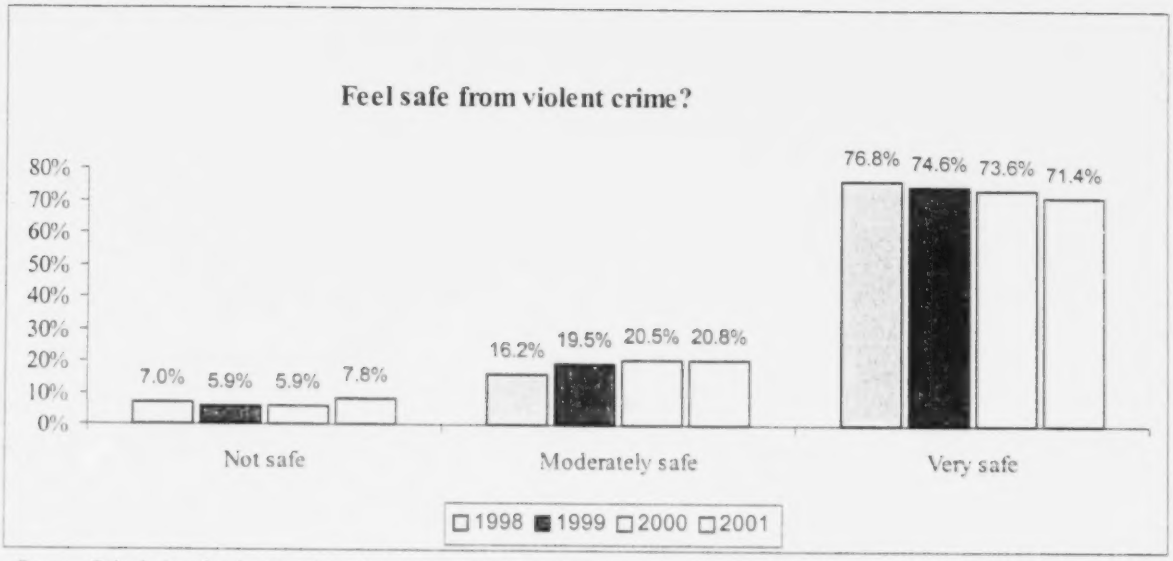
The national violent crime rate increased by 3% between 1999 and 2000, following seven consecutive years of declines. In 2000, the rate was 982 violent crimes per 100,000 persons, compared to a rate of 955 per 100,000 population in 1999. Despite this increase, however, the 2000 rate remains lower than it was in 1992, when the rate was at a high of 1,078 violent crimes per 100,000.[16]

Six of the 10 provinces reported an increase in violent crime: Quebec was up 8%, PEI up 5%, Manitoba up 4%, Saskatchewan up 4%, Ontario up 4%, and Newfoundland up 1%. All other provinces experienced small decreases in their rates, with BC and NB leading the way with a 2% drop. As was the case in 1999, violent crime rates in 2000 were the highest in Saskatchewan and Manitoba, where rates exceeded 1,600 per 100,000 population. The lowest rates in 2000 were again in Quebec and Prince Edward Island, where violent crime rates were just over 700 per 100,000 population. All three territories had violent crime rates of two to three times higher than the highest provincial rates, although it is interesting to note that NWT experienced a decrease of 5%, while Nunavut's rate increased by 16%.[17]

Are Canadians concerned about violent crime?

In order to gauge Canadians' sense of their physical safety, we asked them how they would rate their family's safety in their own neighbourhood with respect to violent crime. In 2001, the great majority of Canadians (71%) still reported feeling very safe from violent crime. However, this was down from 74% in 2000 and 1999, consistent with the long-term decline in this component of the PSI.[18]

CHART 20:



Source: Calculations by the Canadian Council on Social Development using data from PSI Surveys.

Regionally in 2001, residents of Alberta (83% feeling very safe) and the Atlantic Provinces (78%) felt the safest, as they had in 2000. Residents of Quebec were the most fearful of violent crime in their neighbourhood: only 59% reported feeling very safe, down from an already low 64% in 2000. Thirteen per cent of Quebecers felt unsafe, compared to a national average of 8% and just 3% in Atlantic Canada. (This may reflect widespread media coverage of violence by biker gangs in the province of Quebec.)

Canadians aged 25 to 44 were the most confident, with 75% reporting that their neighbourhood was very safe from violent crime, followed by people aged 45 to 64. Seniors were the least likely to feel that their neighbourhood was very safe from violent crime, with only 61% reporting feeling very safe. This was down from 67% in 2000. (Other research suggests that more-active seniors tend to have higher levels of confidence in their physical safety.) Among younger Canadians, 70% felt very safe, but this was down sharply from 74% reported in 2000. Those aged 25 and under were the most likely to report feeling unsafe – 12% felt that way, compared to an average of 8%.

Men were more likely than women to feel that their neighbourhood was very safe from violent crime (75%, compared to 68%), and the decline in perceptions of safety between 2000 and 2001 was mainly explained by the fact that fewer women felt very safe.

Canadians with higher household incomes were significantly more likely than other Canadians to report that their neighbourhood was very safe from violent crime. As the level of household income rose, so did perceptions of neighbourhood safety: 87% of Canadians with household incomes of $80,000 or more felt that their neighbourhood was very safe from violent crime; but only 52% of Canadians with household incomes under $20,000 per year felt the same way (down from 60% in 2000).Conversely, Canadians making less than $20,000 per year were more than

four times as likely as those with incomes over $80,000 to report that their neighbourhood was not safe from violent crime (14% and 3%, respectively).

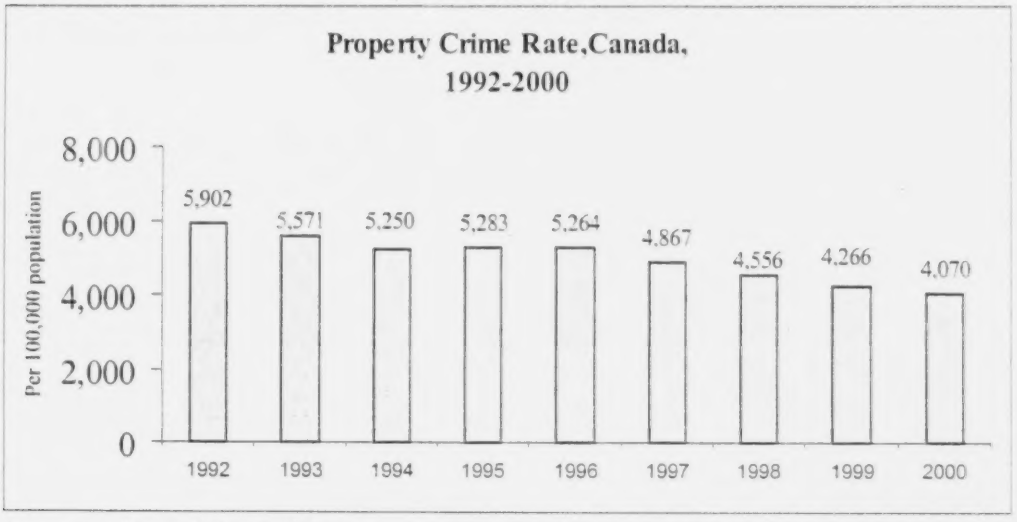
Property Crime Rates

Property crimes are defined as unlawful acts with the intent of gaining property, but they do not involve the use or threat of violence. The overall incidence of property crime has been declining since 1992.[19]

In 2000, the overall incidence of property crimes accounted for about 53% of all Criminal Code incidents. The rate has been decreasing steadily over the last decade, and it fell from a rate of 4,555 property crimes per 100,000 population in 1998, to 4,070 by 2000.[20]

With the exception of Saskatchewan, Yukon and Nunavut, all other provinces experienced decreases in their property crime rates between 1999 and 2000. Nova Scotia led the way with a notable decrease of 11%, followed by Alberta (-7%) and BC (-6%). The Atlantic Provinces continue to have the lowest incidence of property crime in Canada, with Newfoundland having the lowest rate of all at 2,411 property crimes per 100,000 population in 2000.[21]

CHART 21:

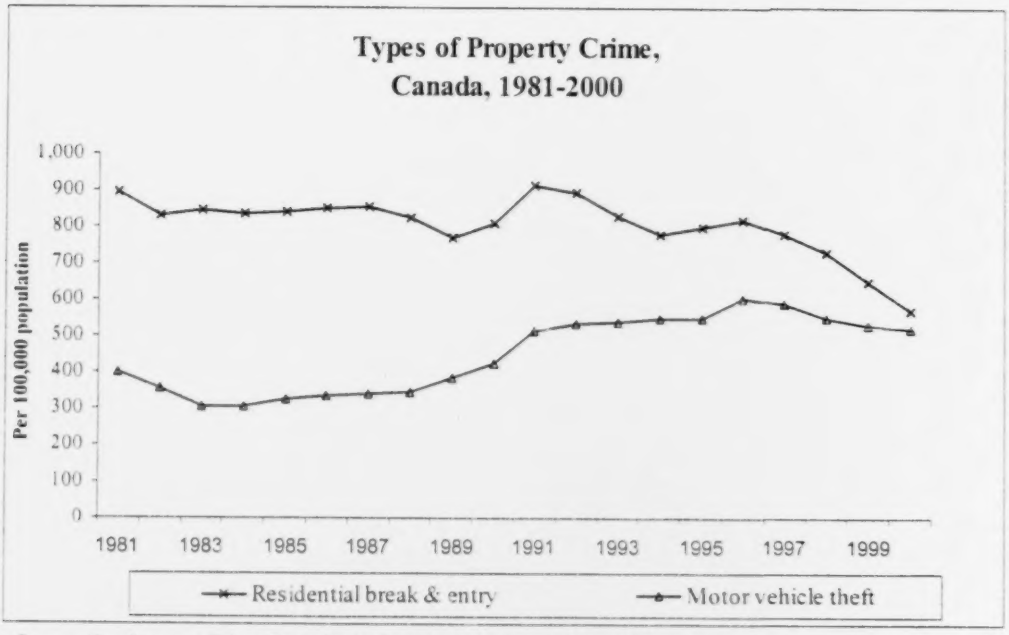


Source: Ron Logan. "Crime Statistics in Canada, 2000," in *Juristat*, Vol. 21, No. 8. Ottawa: Canadian Centre for Justice Statistics, 2001.

Among all forms of property crime, the PSI focuses on two types that affect people most directly – breaking and entering into a residence and motor vehicle theft. These two forms of property crime accounted for 27% of all property crimes in 2000, representing a small decrease from 1999. When combined, residential break and entry and motor vehicle theft occurred at a rate of 1,093 per 100,000 population. Residential break-ins accounted for 52% of the property crimes, with a rate of 571 per 100,000 population. Thirty-seven per cent of persons charged with break and entry in 2000 were youth between the ages of 12 and 17.[22]

The number of break and entry crimes began declining in 1992, but motor vehicle thefts only began to drop in 1997. In 2000, 41% of all persons charged with motor vehicle theft were youth aged 12 to 17.[23]

CHART 22:



Source: Ron Logan. "Crime Statistics in Canada, 2000," in *Juristat*, Vol. 21, No. 8. Ottawa: Canadian Centre for Justice Statistics, 2001.

Are Canadians worried about property crime?

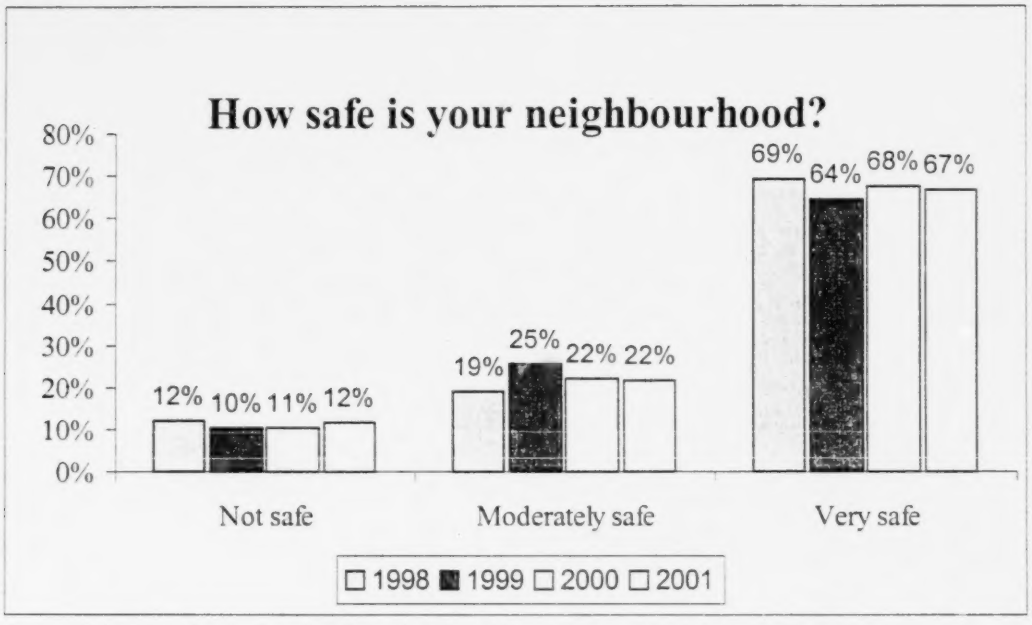
When asked to rate their neighbourhood in terms of safety from property crime in 2001, 67% of Canadians considered their neighbourhood to be very safe, down slightly from 68% in 2000.[24] Twenty-two per cent considered their neighbourhood to be moderately safe, and 12% said their neighbourhood was unsafe, about the same proportion as in 2000 (11%).

Men were slightly more likely than women to believe that their neighbourhood was very safe from property crimes (69% compared to 64%).

There was little variation in perceptions of safety by age. Seniors aged 65 and older were somewhat less likely than average to rate their neighbourhood as being very safe from property crime, and young people aged 25 and under were somewhat more likely to say their neighbourhood was not safe (16%, compared to an average of 12%).

As was the case with violent crime, Canadians in higher-income households were more likely to believe that their neighbourhood was very safe from property crime, while that sense of security decreased as household income dropped.

CHART 23:



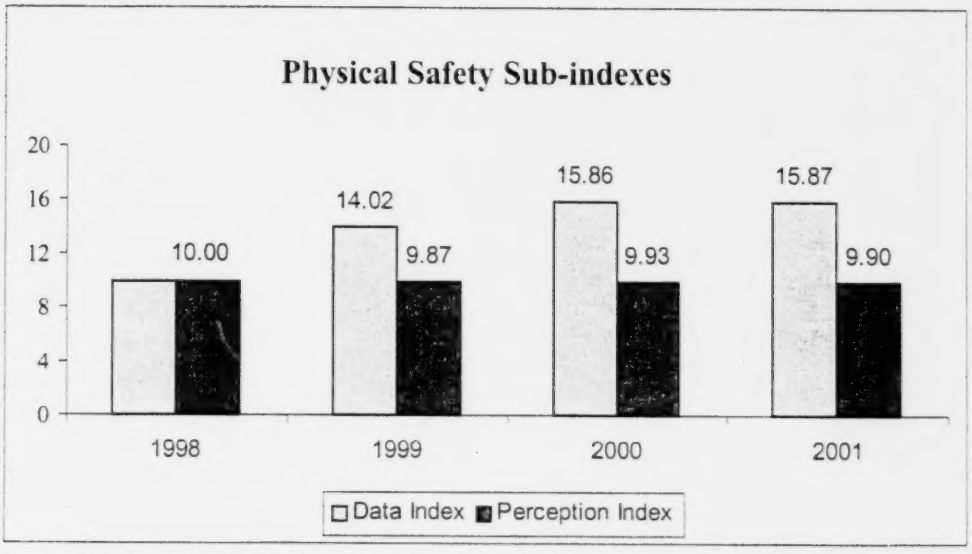
Source: Calculations by the Canadian Council on Social Development using data from PSI surveys.

Regionally, Alberta and Atlantic Canada had the highest proportion of residents who felt very safe, and Quebec had by far the lowest proportion (55%). Quebec and BC had the highest proportion of residents who felt unsafe from property crime in their neighbourhood.

Trends in the Physical Safety Sub-indexes

Using the objective indicators of violent crime and property crime, physical safety improved very slightly in 2001, but the increase in violent crime rates and the decrease in property crime rates virtually cancelled each other out. The baseline for the physical safety sub-index established in 1998 was set at 10.0 points.

CHART 24:



Source: Calculations by the Canadian Council on Social Development using data from PSI surveys.

Canadians' perceptions of their physical safety declined between 2000 and 2001, mainly because of increased concerns about violent crime. And while crime rates generally continue to fall, perceptions of physical safety are not rising. Again, those who felt the most unsafe were Canada's most vulnerable citizens – women, seniors and low-income people (who also felt more vulnerable on the economic and health indexes).

Regional Differences

The PSI measures personal security at the national level. Data used to calculate the indicators are Canadian averages which allow the PSI to be representative of Canada as a whole. However, for a more detailed analysis of personal security across Canada, it is also possible to create regional PSI indexes using provincial data. These regional indexes provide us with a better idea of how personal security differs across Canada and the specific indicators that influence positive or negative growth of the PSI in different areas of the country. This 2002 edition of the PSI includes a calculation of regional PSI indexes to provide this more detailed look at personal security across Canada. Regional indexes should be interpreted with caution due to the smaller sample sizes, particularly with respect to indicators of perception.

To build regional PSIs, we recalculated both the Data and Perception Indexes for each region, using as much detail as possible based on data accessibility and validity. In this edition of the PSI, we calculated Data and Perception Indexes for the Atlantic Provinces, Quebec, Ontario, the Prairies (Manitoba and Saskatchewan), Alberta, and British Columbia.

We were able to find data for 18 of the 20 PSI data indicators. In the Data Index, information on EI coverage and levels of debt were not available by region, nor was information on disposable income for 2001. For most of the indicators – such as workplace injuries – data were available by province. To calculate regional scores for these indicators, we calculated an unweighted average for each region. And because we did not have historical data by region prior to 1998, variations between years were calculated in terms of percentage change, rather than being standardized as was done with the main PSI.

For the Perception Index by region, all indicators were calculated based on surveys conducted in 1998, 1999, 2000 and 2001. (See Appendix III for detailed calculations.)

The Atlantic Provinces

In 2001, the data index of personal security fell slightly, as did the perception index.

Both the objective and subjective indicators of economic security in the Atlantic Provinces rose. Data indicators for health security fell (due to an increase in potential years of life lost), as did Atlantic Canadians' perceptions of their health security, reflecting a decline in their self-rated health status and increased concerns over their access to the health care system. Objective indictors of physical safety fell as a result of increased rates of violent and property crimes, and perceptions of physical safety remained about the same.

Quebec

In Quebec, there was a rise in the overall data index of personal security, but a decline in the perception index.

The data index for economic security rose on almost all fronts in Quebec, with a significant fall in long-term unemployment. However, residents of the province recorded a decline in their

perceptions of their economic security, mainly due to perceptions of the inadequacy of their incomes and a lack of confidence in government support programs.

While the data index for health security rose in Quebec, the perception index of health fell, reflecting the citizens' reduced confidence in their access to the health care system. Physical safety as measured by the data index fell due to an increase in violent crime, and Quebecers' perceptions of their physical safety also fell as their fear of crime rose.

Ontario

In Ontario, the data index rose quite significantly as a result of an increase in economic security, but the perception index was down overall, driven by a decline in Ontarians' perceptions of their economic security.

Data indicators for economic security in Ontario were up almost across the board, yet their perceptions of economic security actually fell across the board.

Health security in Ontario as measured by the data index was up modestly, while citizens' perceptions of their health security fell slightly. And Ontarians' physical safety as measured by the data index and their perceptions of physical safety both fell slightly.

The Prairies

In Saskatchewan and Manitoba, the overall data index rose, while the perception index fell significantly.

As was the case nationally, data indicators of economic security rose in the Prairies, but the perception indicators for economic security fell, reflecting citizens' lack of confidence in their employability and their concerns over the adequacy of government income security programs.

The health data sub-index was up in the Prairies due to an improvement in potential years of life lost but the perception sub-index for health security was down due to decreased confidence in residents' access to the health care system. And regarding physical safety in the Prairie region, the data sub-index fell slightly, while the perception sub-index rose slightly.

Alberta

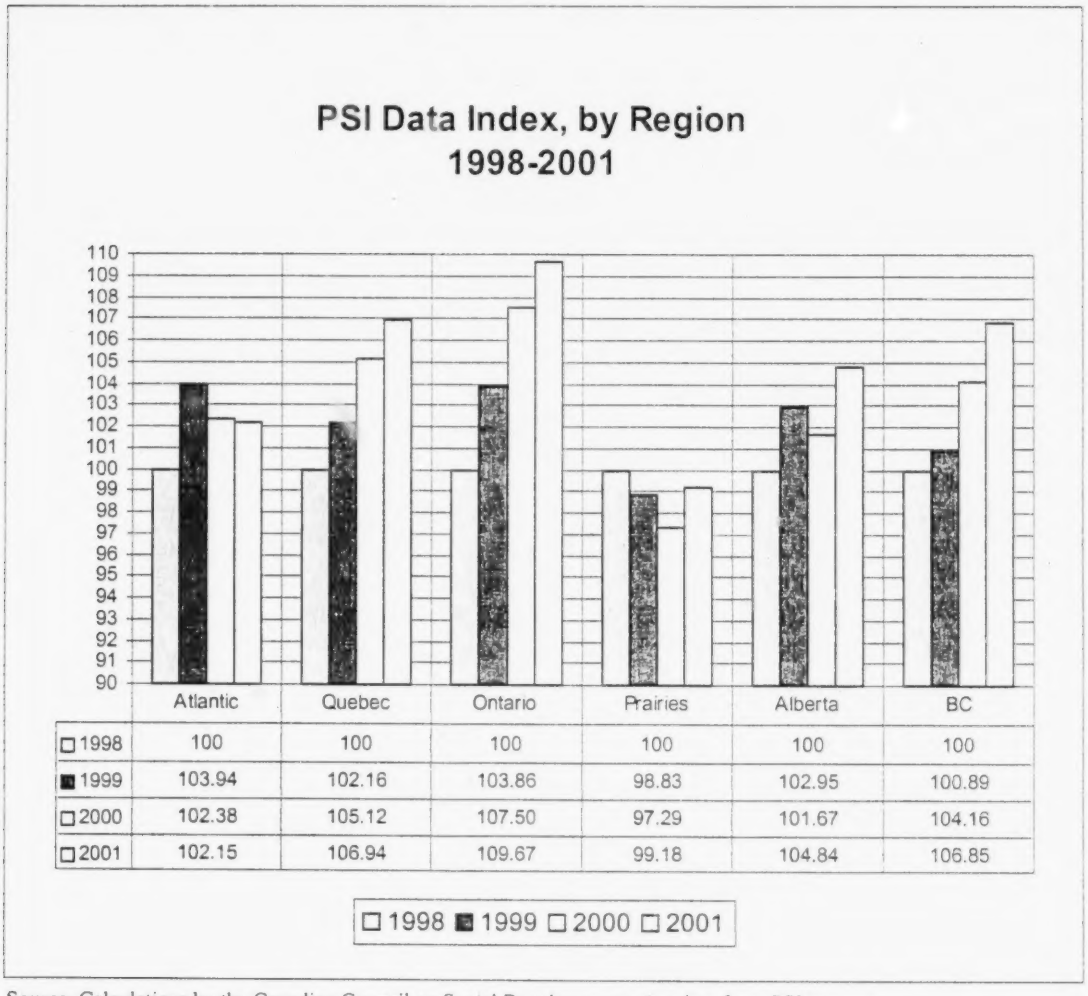
Alberta was the regional "good news story" of this year's Personal Security Index.

Both the data and perception indicators of economic security were up almost across the board in Alberta. Economic security as measured by the data rose sharply and, unlike in other provinces, so did Albertans' perceptions of their economic security. The movement in both health and physical safety data and perception indicators was more modest in Alberta. The only negatives of note were a slight reduction in self-reported health status and in potential years of life lost. Crime rates and perceptions of crime in Alberta were almost unchanged.

British Columbia

BC's three data sub-indexes were all up, but there was a rather dramatic decline in the overall perception index for the province and in many of the underlying perception indicators. Citizens of BC reported a large increase in their fear of job loss, much-reduced confidence in employability, reduced confidence in government income support programs, an increased sense of stress, and a sharp decrease in confidence over their access to the health care system. It is difficult to escape the conclusion that the major cuts to provincial government programs introduced by the new Liberal government in BC played a major role in the residents' perceptions, although the troubled state of BC's resource industries, especially forestry, was probably also a factor on the economic side. The grim mood in BC had a significant negative impact on the overall national index of perceived security.

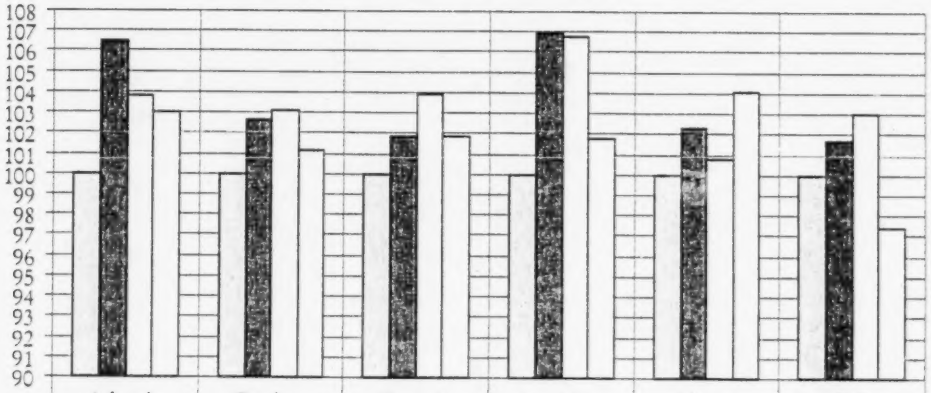
CHART 25:



Source: Calculations by the Canadian Council on Social Development using data from PSI surveys.

CHART 26:

PSI Perception Index by Region, 1998-2001



	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
1998	100	100	100	100	100	100
1999	106.45	102.64	101.86	106.92	102.34	101.69
2000	103.80	103.07	103.91	106.77	100.77	102.97
2001	102.97	101.12	101.85	101.79	104.12	97.4

1998 1999 2000 2001

Source: Calculations by the Canadian Council on Social Development using data from PSI surveys.

New PSI Focus: Are Union members more secure?

In this year's public opinion survey for the PSI, a question on union status was included for the first time, thanks to financial support provided by the Canadian Labour Congress. By asking about respondents' union membership – defined as being covered by a collective agreement – it allows us to see if belonging to a union promotes a higher sense of personal economic security.

In interpreting the survey results for this question, it is necessary to bear in mind that both the union and non-union categories are extremely varied.

The one in three Canadian workers covered by a collective agreement are about evenly divided between employees in the public service and those in the private sector, and they are now almost evenly divided between women and men. In the private sector, unionized workers are disproportionately men working at industrial and blue collar jobs, rather than at jobs in the services sector. Unionized workers are much more likely to work in the public service sectors, including jobs in education and health, or in large private sector firms.

The two of three paid workers who are not unionized tend to work in relatively well-paid and secure managerial and professional jobs in the private sector, or they are in lower-paid and less secure jobs in smaller firms in the private sector doing clerical, sales or service work. These are some of the differences in pay and status between unionized and non-unionized employees that could be concealed if we were to only examine averages.

Research shows that, on average, union members are better paid and have greater access to benefits like pensions than do non-union workers. Most of this difference reflects the fact that unionized employees tend to be older, have more job experience, and work in larger firms or in public services rather than in smaller private sector firms. Most unionized workers enjoy a measure of job security through seniority clauses in collective agreements, and they have access to grievance procedures. However, many unionized workers are employed in industries such as manufacturing, construction and resources, where both temporary and permanent layoffs are common.[25]

The results of the PSI survey show that when employed union members are compared to employed non-union members, the differences along many dimensions are not significant. For example, we found no statistically significant differences in terms of exposure to crime, or self-reported health status. Somewhat surprisingly, we also found no significant difference in terms of the perceived adequacy of household income.

Two interesting differences between unionized and non-unionized employees did emerge, however. First, union members seem to differ from other employed Canadians in their perceptions of job and employment security. Second, union members seem to be more critical of the degree of security provided to them and their families by government programs.

When it comes to job security, there was a significant gap between the responses of unionized and non-unionized employees to the statement: "I think there is a good chance I could lose my job over the next couple of years." Union members were more likely than non-union members to

strongly disagree with the statement (62.7% compared to 57.3%), and they were less likely to strongly agree with it (23.5% compared to 27.6%). In short, they felt safer than non-unionized employees from the loss of their job.

However, union members were less likely to be confident about their employability in another job. In response to the statement, "If I lost my job, I am confident I could find an equivalent one within 6 months," just 49.6% of union members strongly agreed, compared to 62.9% among non-unionized employees. And 38.2% of employed unionized workers strongly disagreed with the statement, compared to just 23.8% of non-union workers.

In interpreting the responses to this statement, the key words could be "...an *equivalent* job." It seems plausible that unionized employees, while being more secure in their current jobs, may be more concerned about their ability to find a job that is equivalent in terms of its pay and benefits, or they may be concerned about their skills and experience in the event of an involuntary layoff. The responses could also reflect a perceived lack of fit between the skills of unionized workers and the potential skills required in future jobs with a different employer. This is a plausible concern, given the higher average age and longer average job tenure of unionized workers.

The other interesting difference in the responses of unionized and non-unionized workers was the degree of confidence they had in government programs which promote personal security. In response to the statement, "If I lost my job, I am confident I could count on government support programs to sustain me and my family while I looked for a new job," 59.1% of employed union members strongly disagreed, as did 53.1% of non-union employees. And just 21.5% of employed union members strongly agreed with the statement, compared to 26.3% of non-unionized employees.

This result may not be surprising, since union members who lose their jobs are more likely to qualify for Employment Insurance benefits – which are based on the number of hours worked – than would non-unionized workers with less stable employment patterns. Less confidence in government programs could reflect the larger gaps between unionized wages and benefits and the income support available through Employment Insurance and social assistance programs. Or, as with income adequacy, it may reflect the union movement's success in drawing the attention of its members to threats to their well-being and security.

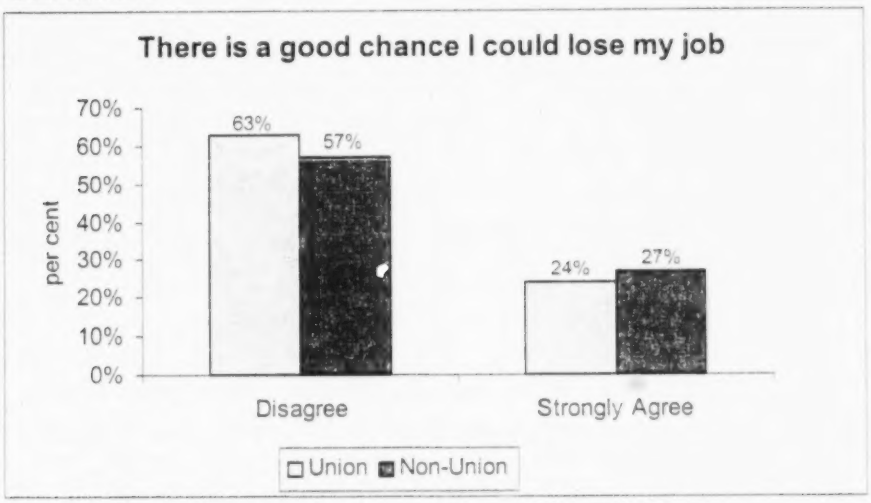
The plausibility of this last explanation is heightened by the fact that union members are more likely than non-union workers to lack confidence in their access to the health care system. Almost one in three employed union members (32.5%) strongly disagreed with the statement, "I am confident that if I or a family member were to become seriously ill, we would be able to access the necessary health care services." This compares to just one in four (24.8%) among non-union employees. (These differences could also be shaped by the fact that employed workers in the health care system are most likely to be unionized workers, with first-hand knowledge of the degree of access to the health care system.)

To summarize, one would not necessarily expect large differences between perceptions of personal security among unionized and non-unionized workers. Both groups were quite varied in terms of their objective risk of disruptions of income, for example, but there was some evidence

that unionized workers enjoy greater perceptions of job security than do non-unionized workers, yet lower perceptions of employment security,.

There is also reason to believe that unions may play a role in shaping the perceptions of their members when it comes to issues of income adequacy and access to government programs and services. This could be beneficial overall, if it leads to positive changes to these public programs that are intended to promote personal security.

CHART 27:



Source: Calculations by the Canadian Council on Social Development from PSI surveys.

Conclusion

Over the period from 1998 to 2001, economic security as measured by objective indicators has risen overall. Perceptions of economic security also rose until last year. The health security data index has moved up this year, but perceptions of health security have now fallen for three years in a row. Physical safety measured by objective indicators rose until last year, while perceptions of safety have remained almost unchanged.

Overall, the PSI tells us that the "reality" of personal security can deviate from perceptions of personal security, even through the two dimensions are often related – particularly when it comes to economic security. Particularly over the last year, it seems that Canadians feel much less secure that they did in previous years, even though many of the objective indicators of security have moved – at least modestly – in a positive direction. If we define security as a state of mind, then we are moving in the wrong direction.

This lack of tight correlation between movements in the data and the perceptual indicators of the three major dimensions of personal security is less marked when we examine the sub-indicators. For example, fear of a job loss responds to changes in unemployment. Similarly, we might expect fear of crime to change with changes in crime rates, although this is often not the case. Some of the objective and subjective dimensions of security are, however, less clearly linked. For example, our data index of health security can rise because of reduced traffic accidents and increased potential years of life, but the perception index for health may fall because of mounting public concerns over access to the health care system. Indeed, concerns over access to health care increased sharply in 2001.

The message to policy makers is not that improvements to social and economic conditions make no difference to perceptions, but rather that some aspects of security may influence perceptions more than others and that movements in perception indicators can flag real problems which must be addressed. Further, averages can conceal large differences in impacts on sub groups. Particularly notable in this year's report is the perception of decreased security on the part of British Columbians.

This year, we fully expected that perceptions of security would be influenced by the still-recent events of September 11th. As was described earlier, however, the tragic events of September 11th seemed to have no great impact on Canadians' perceptions of their health, personal safety or economic security, at least so far as could be gauged by direct questions. Instead, trends in the job market, in incomes, trends in crime rates, and in access to health care seemed to have been much more important in influencing Canadians' sense of security. It could be because governments moved fairly swiftly to address new security concerns, or because the security needs that are closest to home are the ones most keenly felt.

In 2001, the data index covering objective indicators of security rose compared to those of 2000, but the perception index fell. Objective security rose for the third year in a row due to increases in indicators of economic security and health security, while indicators of physical safety was basically unchanged. However, all of the sub-indexes for perceptions of personal security fell, driven by decreases in perceptual indicators of economic and health security. While these

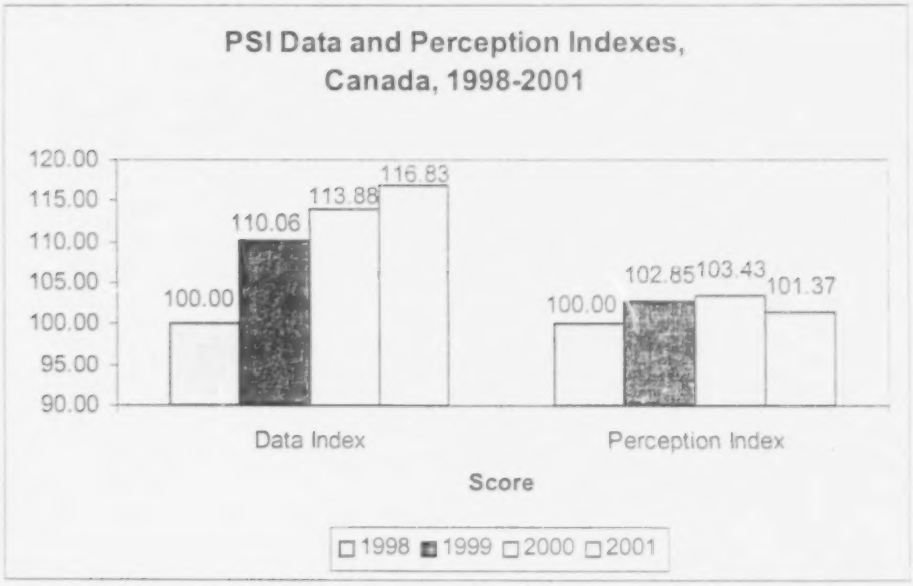
changes were not dramatic, they do suggest growing unease among Canadians since last year, despite some "objective" improvements in indicators of personal security.

In the data indicators, all measures of economic security rose, except the indicator for adequacy of social assistance benefits, and there was a significant drop in the rate of long-term unemployment. However, all the perceptual indicators of economic security – including fears of job loss and concerns over the adequacy of government support programs – moved in a negative direction in 2001. The rather pervasive mood of economic insecurity that was evident at the end of the year may have been a reflection of the more-gloomy forecasts by many economists and the media, even though the real economic numbers turned out to be more positive than had been expected.

The PSI sub-index for health data rose slightly in 2001, mainly due to an increase in life expectancy, but the perception sub-index for health fell because of reduced confidence in Canadians' access to the health care system. This important indicator has now fallen for two years in succession – a clear warning sign for health policy-makers.

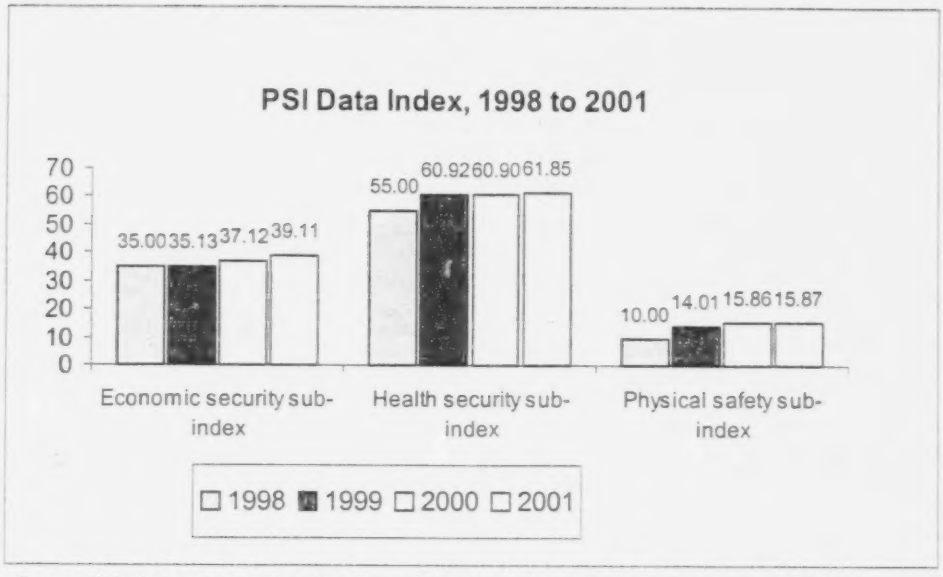
This year, the sub-index for physical safety data was basically flat, as violent crime rates rose and property crime rates fell. The sub-index for perceptions of physical safety also fell slightly due to increased concerns about Canadians' exposure to violent crime.

Chart 28:



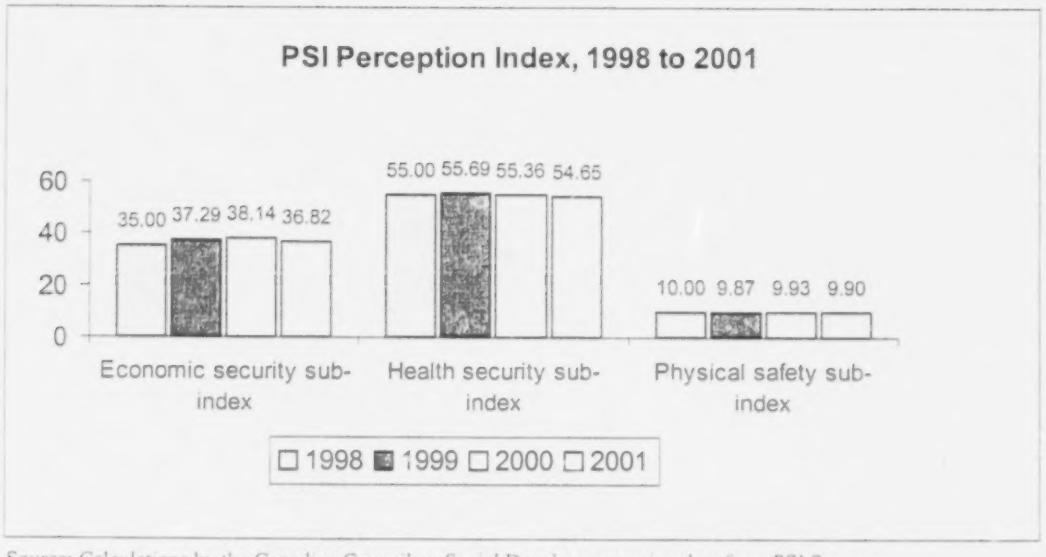
Note: All numbers have been estimated using weighted results from 1999, 2000 and 2001 PSI surveys. Sample sizes may be different in previous years. All unweighted and missing values have been removed.
Source: Calculations by the Canadian Council on Social Development using data from PSI Surveys.

Chart 29:



Source: Calculations by the Canadian Council on Social Development using data from PSI Surveys.

Chart 30:



Source: Calculations by the Canadian Council on Social Development using data from PSI Surveys.

Endnotes

[1] From January 3 to 31, 2002, EKOS Research Associates Inc. surveyed a random national sample of 3,000 Canadians aged 18 and older, on behalf of the Canadian Council on Social Development, about their perceptions of personal security and the security of their families. The questions were added to the "Rethinking Government" Survey. Regional results should be interpreted with caution due to smaller sample sizes.

[2] The question asked was: "How adequate would you say your household income is in meeting your family's basic needs?" The answers were rated on a scale of one to seven, with one being "not adequate at all" and a rating of seven being "extremely adequate."

[3] Poverty lines are a proven and reliable indicator of relative deprivation. Gallup poll results show that they reflect the general amount of money Canadians feel is necessary to live adequately. In a poll conducted for this PSI project, the majority of respondents felt that a family of four needed to have at least $40,000 per year in order to meet their basic needs in their community. It is worth noting that this figure is substantially *above* the LICO, which stands at $32,500 for a family of four in a large urban centre.

[4] Statistics Canada. *Income Trends in Canada, 2001.* Catalogue No. 13F0022XCB.

[5] Respondents were asked whether they agreed or disagreed with the following statement: "If I lost my job, I am confident I could find an equivalent one within six months." The rating scale ranged from one (for "strongly disagree") to seven (for "strongly agree"), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement.

[6] National Council of Welfare. *Welfare Incomes 1999* and *Welfare Incomes 2000 and 2001.*

[7] Bank of Canada. *Weekly Financial Statistics*; Statistics Canada. *Canadian Economic Observer*, January 2002; and the Canadian Statistics (economic section) at www.statcan.ca.

[8] The question asked was: "How stressful would you say your life is? Please use a scale from one, not at all, to seven, extremely, where the midpoint of four, is moderately." For this question, ratings of 6 and 7 were used to build our overall score for "extremely stressful," ratings of 3 to 5 were used to indicate "moderately stressful," and ratings of 1 and 2 for "not stressful."

[9] The question asked was: "In general, how would you rate your health? Please use a scale from one, terrible, to seven, excellent, where the midpoint, four, is average."

[10] Canadian Institute for Health Information. *National Health Expenditure Trends, 1975 to 2001, Report.* www.cihi.ca/facts/nhex/nhex2001/nhex.shtml

[11] Canadian Institute for Health Information. *National Health Expenditure Trends, 1975 to 2001, Report.* www.cihi.ca/facts/nhex/nhex2001/nhex.shtml

[12] Canadian Institute for Health Information. *Total Health Expenditure by Use of Funds, Canada, 1975 to 2001 – Current Dollars.* www.cihi.ca/facts/nhex/nhex2001/A.3.1.1-1.shtml & www.cihi.ca/facts/nhex/nhex2001/A.3.1.1-2..shtml

[13] Canadian Institute for Health Information. *Total Health Expenditure, by Province /Territory and Canada, 1975 to 2001 – Current Dollars*. www.cihi.ca/facts/nhex/nhex2001/B.1.2.shtml

[14] Respondents were asked whether they agreed or disagreed with the following statement: "I am confident that if I or a member of my family were to become ill, we would be able to access the necessary health care services." The scale ranged from one (for "strongly disagree") to seven (for "strongly agree"), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement.

[15] Association of Workers' Compensation Boards of Canada. *Work Injuries and Diseases – Canada, 1998-2000*, National Work Injuries Statistics Program.

[16] Ron Logan. "Crime Statistics in Canada, 2000," in *Juristat*, Vol. 21, No. 8. Ottawa: Canadian Centre for Justice Statistics, 2001.

[17] Ibid

[18] The question was: "Thinking of your family's exposure to violent crime, how safe is your neighbourhood? Please use a scale from one (not at all), to seven (extremely), where the midpoint, four, is moderately."

[19] Ibid

[20] Ibid

[21] Ibid

[22] Ibid

[23] Ibid

[24] The question was: "Thinking of your household's exposure to property crime, such as break-ins, how safe is your neighbourhood? Please use a scale from one (not at all), to seven (extremely), where the midpoint, four, is moderately."

[25] For more detailed information, see Chapter 4 in *Falling Behind: The State of Working Canada 2000*, by Andrew Jackson and David Robinson, published by the Canadian Centre for Policy Alternatives, 2000.

Appendix I: Detailed results of the CCSD / EKOS survey

Table I-A: Income adequacy, 2001:

"How adequate is your household income in meeting your family's basic needs?"

By gender

	Male	Female
Inadequate	15.8%	20.0%
Moderately adequate	32.2%	34.6%
Very adequate	51.9%	45.4%

Note: The Chi square co-efficient is significant to 0.001.

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Inadequate	16.5%	18.4%	19.8%	14.9%
Moderately adequate	25.9%	33.2%	34.0%	40.4%
Very adequate	57.6%	48.5%	46.2%	44.7%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Inadequate	44.4%	26.7%	18.8%	10.0%	3.4%
Moderately adequate	34.3%	42.1%	39.0%	31.0%	16.1%
Very adequate	21.3%	31.1%	42.2%	59.0%	80.5%

Note: The Chi square co-efficient is significant to 0.001.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Inadequate	20.3%	22.2%	14.7%	16.8%	15.4%	20.3%
Moderately adequate	35.0%	31.2%	34.7%	41.3%	28.0%	33.1%
Very adequate	44.7%	46.6%	50.6%	41.8%	56.6%	46.6%

Note: The Chi square co-efficient is significant to 0.000.

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Appendix I: Detailed results of the CCSD / EKOS survey

Table I-B: Fear of job loss, 2001

"I think there is a chance I could lose my job over the next couple of years."

By gender

	Male	Female
Disagree	55.2%	57.9%
Agree	29.1%	25.8%
Neither agree nor disagree	15.6%	16.3%

Note: The Chi square co-efficient is not significant.

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Disagree	59.3%	57.9%	54.7%	39.5%
Agree	22.0%	27.8%	30.4%	26.3%
Neither agree nor disagree	18.8%	14.3%	14.9%	34.2%

Note: the Chi square co-efficent is significant to 0.001.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Disagree	41.5%	46.2%	54.6%	62.0%	68.0%
Agree	33.5%	30.8%	29.1%	24.9%	22.9%
Neither agree nor disagree	25.0%	22.9%	16.3%	13.1%	9.1%

Note: The Chi square co-efficient is significant to 0.001.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Disagree	52.4%	62.2%	55.7%	55.9%	60.0%	48.7%
Agree	31.2%	20.4%	29.2%	25.5%	23.1%	37.8%
Neither Agree nor disagree	16.5%	17.5%	15.1%	18.6%	16.9%	13.5%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Table I-C: Confidence in Employability, 2001

"If I lost my job, I am confident I could find an equivalent one within six months."

By gender

	Male	Female
Disagree	30.1%	30.7%
Agree	57.4%	53.9%
Neither Agree nor disagree	12.5%	15.4%

Note: The Chi square co-efficient is not significant.

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Disagree	19.1%	26.9%	42.4%	45.5%
Agree	67.9%	59.2%	44.5%	31.2%
Neither Agree nor disagree	13.0%	13.9%	13.2%	23.4%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Disagree	41.6%	32.8%	33.5%	24.8%	25.4%
Agree	39.7%	49.0%	52.2%	60.6%	66.9%
Neither Agree nor disagree	18.7%	18.0%	14.2%	14.7%	7.6%

Note: The Chi square co-efficient is significant to 0.001.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Disagree	30.6%	31.1%	30.0%	32.7%	22.6%	34.7%
Agree	47.6%	54.3%	56.9%	53.1%	67.0%	52.6%
Neither Agree nor disagree	21.8%	14.6%	13.1%	14.2%	10.4%	12.7%

Note: The Chi square co-efficient is significant to .001

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Appendix I: Detailed results of the CCSD / EKOS survey

Table I-D: Confidence in Employability, 2001

"If you lost your job or were in financial distress, is there a friend, neighbour, or family member who you could count on to help you?"

By gender

	Male	Female
Yes	73.1%	71.0%
No	26.9%	29.0%

Note: The Chi square co-efficient is significant to .001

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Yes	88.8%	72.1%	62.3%	71.3%
No	11.2%	27.9%	37.7%	28.7%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Yes	63.1%	61.8%	70.9%	73.3%	81.7%
No	36.9%	38.2%	29.1%	26.7%	18.3%

Note: The Chi square co-efficient is significant to 0.001.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Yes	72.8%	65.5%	73.9%	75.3%	77.3%	73.0%
No	27.2%	34.5%	26.1%	24.7%	22.7%	27.0%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Table I-E: Confidence in Financial Viability, 2001

"If you and your spouse lost your jobs, how many months could you sustain yourselves on your current savings (that is, bank accounts and RRSPs)?"

	Average number of months
By gender	
Male	12.7
Female	10.0
By age group	
Under 25 yrs	5.5
25 - 44	7.5
45 - 64	16.2
Aged 65+	28.4
By annual household income	
Under $20,000	6.3
$20,000 - $29,999	8.6
$30,000 - $49,999	9.7
$50,000 - $79,999	13.2
$80,000+	17.5
By region	
Atlantic	8.6
Quebec	10.3
Ontario	12.2
Prairies	10.3
Alberta	11.7
BC	12.6

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Appendix I: Detailed results of the CCSD / EKOS survey

Table I-F: Confidence in the Safety Net, 2001

"If I lost my job, I am confident I could count on government support programs to adequately sustain me and my family while I looked for a new job."

By gender

	Male	Female
Disagree	56.2%	56.6%
Agree	22.6%	24.7%
Neither agree nor disagree	21.2%	18.6%

Note: The Chi square co-efficient is not significant.

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Disagree	42.2%	57.2%	64.0%	60.5%
Agree	26.8%	18.9%	17.2%	23.7%
Neither agree nor disagree	31.0%	24.0%	18.9%	15.8%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Disagree	49.8%	50.4%	56.5%	57.5%	61.7%
Agree	29.6%	27.1%	24.4%	21.0%	21.0%
Neither agree nor disagree	20.7%	22.5%	19.1%	21.5%	17.3%

Note: The Chi square co-efficient is significant to 0.01.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Disagree	48.2%	48.9%	58.5%	58.3%	58.2%	65.8%
Agree	27.1%	26.5%	23.7%	25.8%	21.8%	16.3%
Neither agree nor disagree	24.7%	24.5%	17.8%	16.0%	20.0%	17.9%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Table I-G: Canadians' Health, 2001
"How would you rate your health?"

By gender

	Male	Female
Terrible	1.2%	2.5%
Poor	5.0%	6.1%
Average	21.1%	25.7%
Very good	48.6%	39.3%
Excellent	24.1%	26.5%

Note: The Chi square co-efficient is significant to 0.001

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Terrible	1.2%	1.2%	2.4%	3.0%
Poor	5.8%	4.3%	6.1%	7.8%
Average	17.1%	18.5%	25.6%	39.0%
Very good	45.4%	46.9%	44.8%	31.9%
Excellent	30.5%	29.1%	21.2%	18.2%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Terrible	5.0%	2.5%	1.6%	0.5%	0.4%
Poor	11.4%	6.6%	6.0%	3.2%	3.4%
Average	36.6%	32.2%	24.0%	19.0%	10.9%
Very good	28.6%	35.2%	43.2%	51.9%	53.6%
Excellent	18.3%	23.5%	25.1%	25.4%	31.8%

Note: The Chi square co-efficient is significant to 0.001.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Terrible	2.1%	2.3%	1.6%	1.0%	1.8%	1.7%
Poor	8.1%	4.2%	5.0%	4.3%	7.7%	8.0%
Average	30.9%	22.6%	23.2%	26.0%	22.8%	20.4%
Very good	44.1%	36.8%	45.9%	48.6%	47.7%	45.4%
Excellent	14.8%	34.1%	24.4%	20.2%	20.0%	24.4%

Note: The Chi square co-efficient is significant to 0.05.

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Appendix I: Detailed results of the CCSD / EKOS survey

Table I-H: Canadians' Level of Stress, 2001
"How stressful is your life?"

By gender

	Male	Female
Not stressful	18.6%	16.1%
Moderately stressful	59.9%	60.7%
Extremely stressful	21.6%	23.2%

Note: The Chi square co-efficient is significant to 0.001.

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Not stressful	15.8%	10.9%	19.2%	32.2%
Moderately stressful	62.3%	60.8%	58.5%	59.8%
Extremely stressful	21.8%	28.3%	22.3%	8.0%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Not stressful	13.5%	19.9%	18.2%	16.5%	16.4%
Moderately stressful	62.1%	62.3%	60.4%	61.1%	56.7%
Extremely stressful	24.4%	17.8%	21.4%	22.4%	26.9%

Note: The Chi square co-efficient is significant to 0.001.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Not stressful	15.7%	20.8%	16.3%	13.0%	17.4%	16.7%
Moderately stressful	65.7%	58.5%	59.3%	64.4%	59.6%	61.3%
Extremely stressful	18.6%	20.8%	24.4%	22.6%	23.0%	21.9%

Note: The Chi square co-efficient is significant to 0.01.

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Appendix 1: Detailed results of the CCSD / EKOS survey

Table 1-1: Confidence in Access to Health Services, 2001

"I am confident that if I or a family member were to become seriously ill, we would be able to access the necessary health care services."

By gender

	Male	Female
Disagree	23.2%	29.1%
Agree	59.2%	51.8%
Neither agree nor disagree	17.6%	19.1%

Note: The Chi square co-efficient is significant to 0.001.

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Disagree	17.2%	30.1%	30.5%	17.8%
Agree	66.9%	51.9%	49.9%	61.9%
Neither agree nor disagree	15.8%	18.0%	19.6%	20.3%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Disagree	25.9%	29.4%	24.7%	26.6%	26.9%
Agree	51.6%	49.7%	56.1%	54.3%	58.3%
Neither agree nor disagree	22.5%	20.9%	19.2%	19.1%	14.8%

Note: The Chi square co-efficient is not significant.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Disagree	24.4%	24.3%	25.2%	28.6%	23.8%	34.0%
Agree	57.7%	53.4%	58.5%	51.5%	60.8%	47.5%
Neither agree nor disagree	17.9%	22.3%	16.3%	19.9%	15.4%	18.5%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Appendix I: Detailed results of the CCSD / EKOS survey

Table I-J: Safety from Violent Crime, 2001

"In terms of your family's exposure to violent crime, how safe is your neighbourhood?"

By gender

	Male	Female
Not safe	7.3%	8.2%
Moderately safe	17.8%	23.8%
Very safe	74.9%	68.0%

Note: The Chi square co-efficient is significant to 0.001.

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Not safe	12.2%	7.4%	5.9%	7.4%
Moderately safe	18.2%	17.4%	20.9%	31.3%
Very safe	69.5%	75.2%	73.1%	61.3%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Not safe	13.5%	9.6%	8.4%	5.8%	3.4%
Moderately safe	34.7%	26.6%	21.1%	16.1%	9.6%
Very safe	51.7%	63.8%	70.5%	78.1%	87.0%

Note: The Chi square co-efficient is significant to 0.001.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Not safe	2.5%	12.8%	6.0%	8.7%	4.9%	7.7%
Moderately safe	19.4%	28.5%	19.8%	14.9%	12.6%	19.5%
Very safe	78.1%	58.6%	74.2%	76.4%	82.5%	72.8%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Table I-K: Safety from Property Crime, 2001

"In terms of your household's exposure to property crime, how safe is your neighbourhood?"

By gender

	Male	Female
Not safe	11.4%	12.0%
Moderately safe	19.3%	23.6%
Very safe	69.3%	64.4%

Note: The Chi square co-efficient is significant to 0.01.

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Not safe	15.8%	11.8%	10.2%	9.8%
Moderately safe	17.2%	19.9%	22.1%	27.7%
Very safe	67.0%	68.3%	67.6%	62.4%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Not safe	14.1%	16.1%	13.4%	8.6%	9.0%
Moderately safe	32.3%	26.2%	20.7%	16.9%	14.8%
Very safe	53.6%	57.7%	65.9%	74.4%	76.1%

Note: The Chi square co-efficient is significant to 0.001.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Not safe	5.1%	15.9%	9.7%	13.4%	9.2%	14.7%
Moderately safe	17.7%	29.3%	18.7%	17.7%	17.6%	21.9%
Very safe	77.2%	54.8%	71.7%	68.9%	73.2%	63.4%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Appendix I: Detailed results of the CCSD / EKOS survey

Table I-L : Financial Effects of September 11th
"To what extent have the risks to financial security increased or decreased because of September 11th."

By gender

	Male	Female
Decreased	19.9%	18.2%
Stayed the same	56.4%	62.5%
Increased	23.7%	19.3%

Note: The Chi square co-efficient is significant to 0.001.

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Decreased	19.0%	21.0%	19.1%	13.8%
Stayed the same	57.9%	55.7%	58.6%	72.1%
Increased	23.0%	23.3%	22.3%	14.2%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Decreased	16.9%	17.0%	18.3%	17.2%	24.1%
Stayed the same	63.5%	62.1%	60.1%	58.1%	52.8%
Increased	19.6%	20.9%	21.6%	24.7%	23.1%

Note: The Chi square co-efficient is significant to 0.01.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Decreased	16.1%	16.8%	21.7%	17.9%	16.8%	19.6%
Stayed the same	63.6%	65.8%	54.7%	65.7%	58.4%	56.3%
Increased	20.3%	17.4%	23.5%	16.4%	24.8%	24.1%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Table I-M : Health Effects of September 11

"To what extent have the risks to health increased or decreased because of September 11th?"

By gender

	Male	Female
Decreased	6.1%	6.0%
Stayed the same	82.4%	83.0%
Increased	11.5%	11.1%

Note: The Chi square co-efficient is not significant.

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Decreased	9.0%	4.5%	7.2%	4.1%
Stayed the same	77.6%	83.3%	83.1%	86.5%
Increased	13.4%	12.2%	9.8%	9.4%

Note: The Chi square co-efficient is significant to 0.01.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Decreased	8.8%	5.2%	4.6%	4.9%	6.0%
Stayed the same	79.0%	82.1%	83.4%	84.3%	85.3%
Increased	12.2%	12.6%	12.1%	10.9%	8.6%

Note: The Chi square co-efficient is not significant.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Decreased	3.8%	6.1%	6.6%	8.3%	4.6%	5.0%
Stayed the same	83.5%	83.6%	81.6%	83.5%	80.7%	85.0%
Increased	12.7%	10.3%	11.7%	8.3%	14.7%	10.0%

Note: The Chi square co-efficient is not significant.

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Appendix I: Detailed results of the CCSD / EKOS survey

Table I-N: Physical Safety Effects of September 11

"To what extent have the risks to physical security increased or decreased because of September 11th ?"

By gender

	Male	Female
Decreased	7.5%	8.6%
Stayed the same	76.3%	73.8%
Increased	16.2%	17.6%

Note: The Chi square co-efficient is not significant.

By age group

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Decreased	12.6%	8.1%	7.9%	3.7%
Stayed the same	65.8%	74.3%	75.2%	86.7%
Increased	21.6%	17.6%	16.9%	9.6%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Decreased	7.4%	7.1%	8.4%	8.3%	8.5%
Stayed the same	73.3%	75.5%	75.6%	74.5%	73.7%
Increased	19.3%	17.3%	16.1%	17.2%	17.9%

Note: The Chi square co-efficient is not significant.

By region

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Decreased	5.1%	6.7%	9.2%	10.5%	5.9%	9.5%
Stayed the same	70.3%	79.1%	74.0%	73.7%	72.7%	75.4%
Increased	24.6%	14.2%	16.8%	15.8%	21.3%	15.2%

Note: The Chi square co-efficient is significant to 0.01.

Source: Calculations by the Canadian Council on Social Development using data from the PSI 2001 Survey.

Appendix II: Methodological Issues in the Design of the PSI

Defining personal security is a challenge. Despite its importance, attempts to capture and measure the level and changes in personal security have been few and far between. This may be because security – or insecurity – is a subjective state that varies according to each person's response to their individual situation. Everyone has a different comfort zone based on their age, health and income status. This means that any measurement of security must necessarily be somewhat arbitrary with respect to the ranking of different components.

While the concept of security has many dimensions, for our purposes it is reduced to three key elements:

- economic security in the broad sense of job and financial security;
- health security in the sense of protection against the threats of disease and injury; and
- physical safety in the sense of feeling safe from violent crime and theft.

In a broader exercise, security could also be considered to include the quality of people's social relations or the stability and future potential of their communities. However, practical considerations limit this project to the economic, health and physical safety dimensions of personal security.

The PSI has also been developed within the limitations of the data that are available. While an ideal security index would include, for example, indicators of the quality of the physical environment or the presence of life-threatening pathogens, data on such indicators are limited and do not allow for analysis of changes from year to year.

Conscious of the challenges inherent in such an exercise, we have proceeded with great care in the selection of the personal security components and the indicators. All of the key indicators were chosen with the help of an expert advisory committee. The weights given to the three major components of the PSI reflect the views of ordinary Canadians as captured in last year's survey. These weights have been fixed for each year of the PSI to date.

Creating the PSI

In order to create the PSI, it was necessary to first develop a conceptual framework, then find individual indicators that best embodied the various dimensions of our central concept of personal security. The next step involved transforming each variable into a common scale so that two scores could be calculated – one for the objective or data indicators and one for the subjective or perceptual indicators. The indicators were then weighted on the common scale to calculate the overall score of the Personal Security Index. The final step was to revise the conceptual framework, the choice of indicators, and the strategy used to transform and weight the PSI in order to keep it as relevant as possible to annual changes in the personal security of Canadians.

Indicator Selection

In order to identify the most appropriate indicators for each of the three key elements of the PSI, the CCSD submitted a list of proposed variables to experts in a variety of fields. These individuals then selected the indicators that they felt best captured the different dimensions of personal security, using the following criteria:

- Indicators should measure the personal security of adults and their family members.
- Subjective indicators should measure each individual's personal experience of security, rather than their perceptions of the general level of security in Canada.
- Indicators should be meaningful – that is, they should be descriptive of the personal security of Canadians at a given point in time. They should be compelling and relatively easy to understand on the part of the general population.
- Indicators should be valid – that is, well recognized in the research literature.
- Indicators should be responsive to changes over time and among different populations, wherever possible.
- Indicators should show a degree of variability.
- Indicators should measure things that have a high probability of influencing an individual's personal security.
- Ideally, indicators should be available on an annual basis.
- Indicators should be available at the national level and for selected demographic groups and geographic areas. Ideally, the objective indicators should be available for other selected countries as well.
- Indicators should be readily available from established data sources.

The conceptual framework for the PSI and the indicators selected were then submitted to focus groups of Canadians to test their resonance with the public. The goal was to develop indicators that were both understandable to the general public and that embodied Canadians' most essential concerns about their personal security. Thus, people were asked to assess the overall conceptual framework, as well as each individual indicator.

PSI Indicators

For the Personal Security Index, the CCSD looked at economic security and physical security (both health and physical safety) and chose indicators that threaten or enhance security.

Economic Security

Economic security refers to an assured and stable standard of living that provides individuals and families with a level of resources and benefits necessary to participate economically, politically, socially, culturally and with dignity in their community's activities. Components of economic security include the level and adequacy of income, employment security, access to a social safety net, and financial vulnerability. Under this element of the PSI, we are interested in finding out whether people have adequate resources, whether they have access to stable sources of income through their employment, and whether they have access to an adequate social safety net to deal with times of adversity.

Level and Adequacy of Income

The first component of economic security deals with the question of whether Canadians have enough income to afford the basics of life – food, shelter, clothing, education and health care. We therefore focus on changes in the earnings of paid employees in Canada and changes in their income. We also analyze Canadians' perceptions about whether they think they have an income adequate to meet their household's basic needs.

Employment Security

This component of employment security is central to the concept of economic security because it relates to people's capacity to get access to jobs and earnings. Under this indicator, we examine Canadians' employment status and their perceptions of their job security and their employability, that is, their capacity to find alternative employment if they are laid off.

Social Safety Net

The third component of economic security addresses the issue of the Canadian "social safety net." In our society, perhaps one of the most common forms of adversity is to lose one's job. Depending on a person's set of skills and the state of the economy, finding a new job can take time, and whether Canadians can count on income support from programs such as Employment Insurance or social assistance is a key element in the economic security equation.

Financial Vulnerability

Another type of "safety net" is the nest egg that Canadians accumulate for their retirement or for the theoretical "rainy day." As a proxy for this component of economic security, the PSI monitors how long Canadians think they could live on their savings if they were to lose their job. And because exposure to debt and the servicing of accumulated debts are making many Canadian households more vulnerable, we track their overall ratio of debt to disposable income.

Physical Security

Physical security refers to physical and mental well-being, the quality of natural and built environments, and the status of one's personal safety. Components of physical security include people's physical health and mental well-being, their access to health care services, and their personal physical safety. Under this component of the PSI, we group concerns about one's current and long-term health, threats to physical security due to injuries or disease, and threats from crime and violence. Broadly speaking, physical security encompasses many different components, but for our purposes, we concentrate on two main questions: Is my health at risk? and, Am I safe?

Physical and Mental Well-being

Under this component, we look at the foundation of Canadians' physical security – their health – as well as potential threats to health and the impact of such dangers in the home, workplace and the community.

Access to Health Services
Beyond a person's physical health and a sense of safety from health hazards, another important component of health security is whether or not a person has access to necessary health care services in times of need.

Physical Safety
Another component of physical security addresses public concerns about crime and violence. People are worried mainly about the incidence and types of crime that take place in their communities. This includes incidents that are reported to police, and thus included in national crime data, as well as threats to people's physical safety and their property.

Data Sources for the PSI Indicators

The intent of the PSI is to capture both the "reality" and the "perception" of personal security in the lives of Canadians. Accordingly, equal importance has been given to objective factors and to Canadians' subjective perceptions of their personal security. The PSI therefore measures changes in both the objective data trends and people's perceptions of these elements. The PSI contains two sub-indexes: a "Data Index" and a "Perception Index." Each index contains a series of indicators to track the different dimensions of our economic, health and physical safety described above.

The Data Index: Definition, Sources and Calculations

The Data Index, derived mainly from Statistics Canada databases, is designed to measure changes in "real" outcomes related to personal security, such as levels of income and debt, and rates of crime and poor health. The Data Index is composed of 11 indicators: six economic indicators and five indicators related to health and physical safety.

Economic Data Indicators
To track the adequacy of incomes, the PSI monitors changes in the level of disposable income – that is, how much money from earnings, government transfers or investments Canadians have left in their pockets after they have paid their income taxes. We calculate the personal disposable income per Canadian by taking disposable income data from the National Accounts and dividing it by the Canadian population figures established by Statistics Canada each year.

As an indicator of poverty, the PSI uses the "poverty gap" which details how far below the poverty line poor Canadians are. The total poverty gap represents the amount of money that would be required to raise every poor Canadian's income up to the poverty line. It is based on Statistics Canada's evaluation of the poverty gap published in their report and on their CD, *Incomes in Canada*.

As an indicator of employment security, the PSI measures the long-term unemployment rate, which is a better measure of the underlying strength of the labour market and of the persistence and severity of unemployment. The long-term unemployment rate is defined in the PSI as the proportion of all unemployed people who have been unemployed for more than 12 months. Data for this indicator are available in Statistics Canada's *Labour Force Survey*.

The strength of the social safety net is a major element contributing to the economic security of Canadians. And a major component of Canada's social safety net is the employment insurance system (EI) that is designed to help people make ends meet while they look for a job. For the objective measure of how well EI serves Canadians, the PSI calculates the percentage of unemployed Canadians who receive EI benefits, using Statistics Canada data from the *Labour Force Survey* and Employment Insurance program data.

For Canadians ineligible for EI benefits, provincially administered social assistance – or "welfare" – can provide some economic security. To track how well Canadians are served by social assistance benefits, the PSI provides data on the average level of assistance available and the benefit level as a percentage of Statistics Canada's pre-tax Low Income Cut-offs (LICOs), which are popularly referred to as Canada's poverty lines. Information about provincial social assistance benefits for a variety of different family types is collected and standardized by the National Council of Welfare. For simplicity, the PSI compares benefits for a lone-parent family with one child living in a large city. The national benefit figure provided is the unweighted average of the 10 provinces for this family type.

Growing levels of household debt are causing many Canadians to worry about their economic security. To measure the financial vulnerability of Canadians, the PSI tracks the ratio of total mortgage and consumer debt to total disposable income. The debt-to-income ratio is calculated by dividing total mortgage and consumer debt by the disposable income figures. Both sets of data are published by Statistics Canada in the *Canadian Economic Observer*. Debts reported in PSI are gross amounts.

Health and Crime Data Indicators

Because thousands of Canadians every year die prematurely from injuries or disease, the PSI calculates an indicator known as the "potential years of life lost" or PYLL. It is a ratio of the total years of life lost before the age of 75 and the proportion of the population under age 75. These data are published annually by Statistics Canada.

To gauge the safety of Canadians in the workplace and on the road, the PSI tracks the incidence of workplace injuries and the motor vehicle accident injury rate. The rate of workplace injuries is calculated as the number of injuries per 100,000 workers that result in time being lost from the workplace. The motor vehicle accident injury rate is calculated based on the number of people who are injured as a result of traffic accidents, as a proportion of the overall Canadian population.

The Perception Index: Definition, Sources and Questionnaire

The Perception Index of the PSI is based on responses to a national survey conducted for the CCSD this year by EKOS Research Associates. The survey asks Canadians how they would rate different issues affecting their personal security and asks them about their perceptions of their own security. For the 2002 edition of the PSI, more than 3,000 telephone interviews were conducted with Canadian residents aged 16 years and older between January 3rd and January 31st, 2002. The results are considered to be valid within a margin of error of plus or minus 1.8

percentage points, 19 times out of 20. The margin of error is larger for results from sub-groups of the Canadian population. To ensure that the sample was representative of the general public in Canada aged 16 and older, the data were weighted based on Statistics Canada data for age, gender and region. The sample sizes and margins of error were approximately the same in the 2000, 2001 and 2002 editions of PSI, but the sample was 50% smaller (1,500) in the first edition of the PSI in 1999, with a larger margin of error.

Survey Questionnaire

The following questions were asked by staff of EKOS Research Associates for the PSI project:

- How adequate would you say your household income is in meeting your family's basic needs? Please use a 7-point scale where 1 is "not adequate at all" and 7 is "extremely adequate," and the mid-point 4 is "moderately adequate."
- In general, how would you rate your health? Please use a 7-point scale where 1 is "terrible," 7 is "excellent," and the mid-point 4 is "average."
- Thinking of your family's exposure to violent crime, how safe is your neighbourhood? Please use a 7-point scale where 1 is "not at all safe," 7 is "extremely safe," and 4 is "moderately safe."
- Thinking of your household's exposure to property crime such as break-ins, how safe is your neighbourhood? Please use a 7-point scale where 1 is "not at all safe," 7 is "extremely safe," and 4 is "moderately safe."
- How stressful would you say your life is? Please use a 7-point scale where 1 is "not at all stressful," 7 is "extremely stressful," and the mid-point 4 is "moderately stressful."
- If you were seriously ill at home, is there a friend, neighbour or family member who would look after you?
- If you lost your job, or were in financial distress, is there a friend, neighbour or family member who you could count on to help you?
- Now, please rate the degree to which you agree or disagree with the following statements, using a 7-point scale where 1 means you "strongly disagree," 7 means you "strongly agree," and the mid-point 4 means you "neither agree nor disagree." The (first/next) one is (READ STATEMENT – RANDOMIZE). (IF RESPONDENT SAYS THEY DON'T HAVE A JOB OR THAT THE QUESTION DOESN'T APPLY TO THEM, THEN RECORD "99")

Statements:

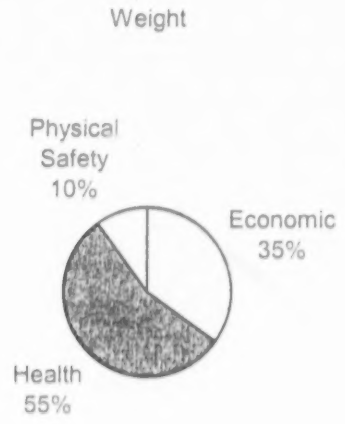
  - I think there is a good chance I could lose my job over the next couple of years.
  - If I lost my job, I am confident that I could find an equivalent one within six months.
  - If I lost my job, I am confident I could count on government support programs to sustain me and my family adequately while I looked for a new job.
  - I'm confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care services.
- If you and your spouse lost your jobs, how many MONTHS could you sustain yourselves on your current savings (that is, bank accounts and RRSPs)? (PROBE FOR BEST ESTIMATE. OBTAIN SPECIFIC NUMBER, NOT A RANGE)
- One's own feelings of personal security can be felt a number of different ways. Which of the following three sources of security is MOST important to you personally? (READ LIST – RANDOMIZE. PROBE FOR ONE RESPONSE ONLY)
  - Economic security – for instance, having enough income or savings, feeling secure in your job

- Health security – for instance, being healthy, having adequate access to health care
- Physical security – for instance, feeling safe from violent crime and property crime (Note: This question was not asked in 2001 or 2002.)

Weighting the Indicators

After the individual indicators were selected and calculated, the next step was to determine the relative value of each component and each indicator within the composite index. Are some indicators more important than others in the personal security considerations of Canadians? If so, how should the various indicators be weighted to account for these differences in their relative importance?

To accomplish this, Canadians were asked in a survey to tell us the relative importance they attached to the three main indicator groups: economic security, health security and physical safety. The results of the 1999 PSI survey indicated that 55% of respondents considered health to be the most important element, while 35% selected economic security, and 10% indicated physical safety. Consequently, each indicator in these three categories has this weight attached to it in the final PSI indexes. It is recognized that weighting in any one year will be influenced by circumstances prevailing at the time of the survey, therefore weights will be adjusted over time as subsequent surveys reveal different priorities. To maintain consistency, weighting of the PSI indicators will remain the same for at least three years.



Calculating the PSI Indexes

The Personal Security Index is created by transposing the raw data into common units of analysis so that changes in all indicators can be measured in order to arrive at an overall weighted score.

The transposition of the raw data into the PSI Perception Index is relatively simple. Because all indicators in the Perception Index are already based on a common 7-point scale, the mean score of that 7-point scale is calculated for each of the individual Perception indicators. For example, we calculated the mean score of all valid responses of all respondents to the question, "How adequate would you say your household income is in meeting your family's basic needs?" The mean score was 4.74 in 1998. This means that, on average, all responses to this question are distributed between 1 and 7, with a mean of 4.74. Changes between two years are equal to the percentage change between the mean scores of those years. In order to track historical change – such as from 1998 to 1999 and 2000 – and to monitor progress each year, percentage change is measured from the base year. For example, in 1999, the mean of all responses to the sample question above was 4.67. Therefore the mean score for this indicator went down by 1.5% between 1998 and 1999.

After transposing the raw data into common units of analysis, we needed to establish the relationship between that particular indicator and the PSI, in order to know if an increase in the mean score for an indicator meant an increase or a decrease in the personal security of Canadians. For example, an increase in the mean score for the question, "I think there is a good chance I could lose my job over the next couple of years" means that Canadians are feeling less secure about their job security. If we simply applied the change directly to the Perception Index, the Index would increase, whereas Canadians were actually feeling less secure. In order to transpose a negative relationship between an indicator and the PSI, we multiplied the variation of the indicator by -1. In other words, when an indicator is negatively related to the PSI and that indicator decreases, the PSI increases; when that indicator increases, the PSI decreases. And when an indicator is positively related to the PSI, the change in the indicator is directly reflected in the PSI.

To translate the impact of changes in the Perception indicators into a PSI value, we multiplied the baseline year value of the indicator by the percentage change to arrive at the amount of the PSI change. Finally, the new values for each indicator were added up. A composite PSI score of more than 100 suggests that the level of personal security was higher in that year than in the base year; a lower score would suggest that Canadians were less personally secure.

The transposition of raw data into the PSI Data Index is somewhat more complicated. Because all the indicators are not on the same scale, we needed to standardize the changes between years in order to calculate comparable changes in the Index. To accomplish this, we used a common statistical technique of standardization (Z scores) that standardizes the changes to a mean equal to zero, where decreases compared to the mean are below zero and increases are over zero. We do not standardize the indicators, but only the changes of one year compared to the average changes that occurred in the five years before the baseline year (1998). This technique ensues that changes in the indicators are registered in such a way as to reflect historical levels of variability.

In the baseline year of 1998, the value of each individual indicator was established according to the weighting procedure described above. In order to track historical changes in the PSI Data Index from 1998 to 2000, and to monitor progress in future years, we have added the value of the standardized change to the value of the base year weight. For example, in 1998, the long-term unemployment rate was 9.6%, and in 1999, the rate was 8.0%. The standardized change was equal to 2.38 points. To calculate the variation in this indicator between 1998 and 1999, we increased the value of the indicator by 2.38 points, so that it went up from 5.83 to 8.22. We used the same statistical technique for all the indicators included in the PSI Data Index.

To translate the impact of these changes in the Data indicators into a PSI value, we added the baseline year value for the indicator to the change value to arrive at the PSI change amount. Finally, the new values for each indicator were added. A composite score of over 100 suggests that Canadians' level of personal security was higher than was recorded in the base year; a lower score would suggest that Canadians were less secure.

To build PSI regional indexes, we recalculated both the Data and Perception Indexes for each region. These regions were built to be as detailed as possible based on data accessibility and validity. For the Perception Index, all indicators were calculated based on 1998, 1999, 2000, and 2001 surveys. In the Data Index, data related to EI coverage, levels of debt, and Potential Years of Life Lost were not available by region, so they were kept constant to the national level. For most of the other data – such as workplace injuries – data were available by province. To calculate a regional score for these data, we calculated an unweighted average for each region. Finally, because we did not have historical information for all of the data indicators used in the Data Index before 1998, indicator variations between years were calculated in terms of percentage change, rather than being standardized as in the national PSI.

Testing and Reliability

The CCSD intends to periodically review the indicators and their weights in order to determine whether they still adequately reflect different dimensions of personal security and whether they are still reliable. In some cases, indicators may be modified or eliminated altogether, keeping in mind the integrity of the Index over time. Changes in the choice of indicators and the weighting will be clearly detailed in the each report of the PSI.

Appendix III: Detailed calculations of the PSI 2002, Canada & the Regions

Canada: *Data Indicators*

	Scales	Rel	1997	1998	1999	2000	2001	STDDEV	Mean	Z (1999)	Z (2000)	Z (2001)	PSI Data Index 1998	1999	2000	2001
Economic Sub-index:								5 years before 1999 or available								
Disposable income	$	positive	$ 18,635	$ 18,548	$ 18,586	$ 18,767	$ 18,319	$ 18,531	$ 18,972	$ 19,266	$ 19,344	$ 19,671	162.29	18568	4.30	6.01	6.83	5.83	10.13	11.85	12.67
Aggregate poverty gap per member of poor	$	negative	$ 3,580	$ 3,430	$ 3,617	$ 3,591	$ 3,348	$ 3,341	$ 3,600	$ 3,385			72.93	3621.21	1.64	2.45	3.38	5.83	4.19	5.39	5.45
Long term unemployment rates	%	negative	11.0	11.8	11.8	11.8	11.6	12.2	9.6	8.0	6.7	4.9	2.01	12.80	2.58	3.05	3.92	5.83	8.27	8.86	9.75
Employment Insurance coverage	%	positive	70.4	72.6	67.4	59.0	53.8	48.2	44.3	42.8	36.9	30.5	8.47	53.88	1.31	0.81	0.42	5.83	4.55	4.96	5.41
Social Assistance level	% LICO's	positive	72.2	71.0	72.0	69.5	67.0	65.8	65.3	65.0	64.3		2.67	69.06	1.43	1.35	1.82	5.83	4.40	4.28	4.02
Debt level	% Disp. Income	negative	82.0	83.2	87.9	88.1	91.3	93.0	97.9	98.5	98.2	98.1	3.38	91.34	2.17	2.06	2.03	5.83	3.66	3.78	3.81
Subtotal:																		35.00	35.13	37.12	39.11
Health Sub-index:																					
Potential years of life lost	years	negative	60.4	60.5	59.7	58.4	56.9	54.9	53.3				1.50	59.08	2.79	2.79	3.71	18.33	21.12	21.12	22.05
Work injuries	(per 100 workers)	negative	3,974	3,888	3,626	3,474	3,286	3,233	3,193	3,134			360.80	3591.6	1.37	1.53	1.75	18.33	19.70	19.86	20.09
Traffic injuries	(per 100 000 population)	negative	800	861	833	853	735	738	720	709	719		50.91	809.4	1.76	1.58	1.38	18.33	20.09	19.91	19.72
Subtotal:																		55.00	60.92	60.90	61.85
Personal Safety Sub-index:																					
Violent crime	(per 100 000 population)	negative	1,018	1,074	1,046	1,047	1,000	990	979	959	982		35.32	1023.4	1.26	1.93	1.17	5.00	6.26	6.93	6.17
Property crime	(per 100 000 population)	negative	5,001	5,371	5,210	5,285	5,264	4,867	4,543	4,263	4,020		250.48	5247	2.76	3.93	4.70	5.00	7.76	8.93	9.70
Subtotal:																		10.00	14.02	15.86	15.87
Canada PSI Data Index Total:																		100.00	110.06	113.88	116.83

Appendix III: Detailed calculations of the PSI 2002, Canada & the Regions

Canada: ***Subjective Indicators***

	Scales	Relationship	Scores (means) 1998	1999	2000	2001	Variation in % 1998-1999	Variation in % 1999-2000	Variation in % 2000-2001	Weight Points	PSI Perception Index 1998	1999	2000	2001
Economic Sub-index:														
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all; 7= Extremely adequate	positive	4.74	4.67	4.77	4.57	-1.48%	2.14%	-4.19%	8.75	8.75	8.62	8.81	8.44
I think there is a good chance I could lose my job over the next couple of years	1= Strongly disagree; 7= Strongly agree	negative	3.67	3.15	3.15	3.21	14.17%	0.00%	1.90%	8.75	8.75	9.99	9.99	9.80
If I lost my job, I am confident that I could find an equivalent one within six months	1= Strongly disagree; 7= Strongly agree	positive	4.26	4.68	4.74	4.58	9.86%	1.28%	-3.38%	8.75	8.75	9.61	9.74	9.41
If I lost my job, I am confident that I could count on government support programs to sustain me and my family adequately while I looked for a new job	1= Strongly disagree; 7= Strongly agree	positive	3.07	3.18	3.37	3.22	3.58%	5.97%	-4.45%	8.75	8.75	9.06	9.61	9.18
Subtotal										35	35	37.29	38.14	36.82
Health Sub-index:														
In general, How would you rate your health?	1= Terrible; 7= Excellent	positive	5.51	5.38	5.35	5.36	-2.36%	-0.56%	0.19%	18.33	18.33	17.90	17.80	17.83
How stressful would you say your life is?	1= Not at all stressful; 7= Extremely stressful	negative	4.30	4.24	4.23	4.21	1.40%	0.24%	0.47%	18.33	18.33	18.59	18.63	18.72
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care system	1= Strongly disagree; 7= Strongly agree	positive	4.63	4.86	4.79	4.58	4.74%	-1.44%	-4.38%	18.33	18.33	19.20	18.93	18.10
Subtotal										55	55	55.69	55.36	54.65
Physical Safety Sub-index:														
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe; 7= Extremely safe	positive	5.46	5.42	5.42	5.38	-0.73%	0.00%	-0.74%	5	5	4.96	4.96	4.93
Thinking of your household's exposure to property crime such as break-ins, how safe is your neighbourhood?	1= Not at all safe; 7= Extremely safe	positive	5.13	5.03	5.10	5.10	1.95%	1.39%	0.00%	5	5	4.90	4.97	4.97
Subtotal										10	10	9.87	9.93	9.90
Canada PSI Perception Index Total:											**100**	**102.85**	**103.43**	**101.37**

Note: All numbers have been estimated using weighted results from 1998, 1999, 2000 and 2001 PSI surveys. Sample sizes may be different than in previous years. All unweighted and missing values have been removed.

Appendix 3A: Detailed Calculations of the PSI for Canada & the Regions (base 1998)

Atlantic: *Data Indicators*

Economic Sub-index:	Scales	Rel	1995	1996	1997	1998	1999	2000	2001	Variation in % PSI 1999	Variation in % PSI 2000	Variation in % PSI 2001	1998	1999	2000	2001
Disposable income	$	positive			$ 16,938	$ 17,481	$ 17,821	$ 18,005	$ 18,005	1.94%	3.00%	3.00%	5.83	5.95	6.01	6.06
Aggregate poverty gap per number of poor	$	negative	2,944.06	3,108.49	3,223.78	3,230.58	3250.56			3.31%	3.94%	4.57%	5.83	6.05	6.06	6.10
Long term unemployment rates	%	negative	13.7	13.5	12.1	9.6	7.9	6.6	4.8	17.71%	31.25%	50.00%	5.83	6.87	7.66	7.66
Employment Insurance coverage (1)	%	positive	59.0	52.8	49.2	43.3	42.8	46.5	50.3	1.15%	7.39%	16.17%	5.83	5.77	6.26	6.78
Social Assistance level	% LICOs	positive			65.1	65.5	65.4	65.7		0.61%	0.15%	0.31%	5.83	5.87	5.82	5.85
Debt level (2)	% Disp. Income	negative	88.1	91.3	93.0	95.9	98.6	98.2	98.1	2.82%	2.40%	2.29%	5.83	6.00	5.97	5.97
Subtotal													35.00	36.50	37.79	**38.41**
Health Sub-index:																
Potential years of life lost (3)	Years per 1000 population	negative	58.4	57.1	55.5	57.9				2.23%	5.02%	0.84%	18.33	18.74	19.25	18.49
Work injuries	(*00 000 workers)	negative		2840	2834	2726	2,607			10.72%	2.25%	8.20%	18.33	20.31	18.75	18.75
Traffic injuries	(*00 000 population)	negative			627	637	690	690		1.59%	10.05%	10.05%	18.33	18.04	16.49	16.49
Subtotal													55.00	57.09	54.49	53.72
Physical Safety Sub-index:																
Violent crime	(*00 000 population)	negative			903	871	888	937		3.54%	1.66%	-3.77%	5.00	5.18	5.08	4.81
Property crime	(*00 000 population)	negative			3183	3072	3172	3053.5		3.46%	0.31%	4.04%	5.00	5.17	5.02	5.20
Subtotal													10.00	10.35	10.10	10.01
Atlantic Data Index Total													**100.00**	**103.94**	**102.38**	**102.15**

1 These numbers are not available, so Canadian data are presented

2 This figure cannot be calculated. We therefore repeat the figures used for Canada

3 Health Canada presents these data in number of years per 100,000 population, whereas we are presenting the data as 1,000 population

Appendix III: Detailed calculations of the PSI 2002, Canada & the Regions

Atlantic: Subjective Indicators

Economic Sub-index:	Scales	Relationship	Scores (means) 1998	1999	2000	2001	Variation in % 1998-1999	Variation in % 1999-2000	Variation in % 2000-2001	Weight Points	PSI Perception Index 1998	1999	2000	2001
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all; 7= Extremely adequate	positive	4.66	4.5	4.62	4.41	-0.03	0.03	-0.05	8.75	8.75	8.45	8.67	8.28
I think there is a good chance I could lose my job over the next couple of years.	1= Strongly disagree; 7= Strongly agree	negative	3.79	3.37	3.48	3.34	0.11	-0.03	0.04	8.75	8.75	9.72	9.40	9.77
If I lost my job, I am confident that I could find an equivalent one within six months.	1= Strongly disagree; 7= Strongly agree	positive	4.12	4.64	4.27	4.33	12.62%	-7.97%	1.33%	8.75	8.75	9.85	9.07	9.19
If I lost my job, I am confident that I could count on government support programs to sustain me and my family adequately while I looked for a new job.	1= Strongly disagree; 7= Strongly agree	positive	2.94	3.2	3.38	3.51	8.84%	5.62%	3.71%	8.75	8.75	9.52	10.06	10.43
Subtotal										35	35	37.55	37.21	37.67
Health Sub-index:														
In general, How would you rate your health?	1= Terrible; 7= Excellent	positive	5.38	5.45	5.31	4.99	1.30%	-2.57%	-6.03%	18.33	18.33	18.57	18.09	17.00
How stressful would you say your life is?	1= Not at all stressful; 7= Extremely stressful	negative	4.42	4.05	4.22	4.2	8.37%	-4.20%	0.47%	18.33	18.33	19.87	19.03	19.12
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care system.	1= Strongly disagree; 7= Strongly agree	positive	4.52	4.96	4.74	4.66	9.73%	-4.44%	-1.69%	18.33	18.33	20.12	19.23	18.90
Subtotal										55.00	55.00	58.56	56.35	55.03
Physical Safety Sub-index:														
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe; 7= Extremely safe	positive	5.58	5.82	5.72	5.75	4.30%	-1.72%	0.52%	5	5	5.22	5.13	5.15
Thinking of your household's exposure to property crime such as break-ins, how safe is your neighbourhood?	1= Not at all safe; 7= Extremely safe	positive	5.38	5.52	5.5	5.51	2.60%	-0.36%	0.18%	5	5	5.13	5.11	5.12
Subtotal										10	10	10.35	10.24	10.27
Atlantic PSI Perception Index Total:											100	106.45	103.80	102.97

Note: All numbers have been estimated using weighted results from 1998, 1999, 2000 and 2001 PSI surveys.
Sample sizes may be different than in previous years. All unweighted and missing values have been removed.

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Quebec: Data Indicators

Economic Sub-index:	Scales	Rel	1995	1996	1997	1998	1999	2000	2001	Variation in % PSI 1999	Variation in % PSI 2000	Variation in % PSI 2001	1998	1999	2000	2001
Disposable income	$	positive			$ 17,708.00	$ 17,878.00	$ 18,211.00	$ 18,068.00	$ 18,068.00	1.86%	1.06%	1.06%	5.83	5.94	5.90	5.90
Aggregate poverty gap per number of poor	$	negative	$ 3,912.28	$ 4,022.54	$ 4,902.39	$ 3,995.06	$ 4,047.45			-0.50%	-0.68%	0.62%	5.83	5.80	5.79	5.87
Long term unemployment rates	%	negative	16.3	16.7	15.0	13.4	10.3	9.5	7.5	23.13%	29.10%	44.03%	5.83	7.18	7.53	8.40
Employment Insurance coverage (1)	%	positive	59.0	52.8	49.2	45.3	42.8	46.5	50.4	-1.15%	7.39%	16.17%	5.83	5.77	6.26	6.78
Social Assistance level	% LICOs	positive			67.9	67.7	67.2	65.7		-0.29%	-1.03%	-3.24%	5.83	5.82	5.77	5.64
Debt level (2)	% Disp. Income	negative	88.1	91.3	93.0	95.9	98.6	98.2	98.1	2.82%	2.40%	2.29%	5.83	6.00	5.97	5.97
Subtotal:													35.00	36.51	37.23	38.55
Health Sub-index:																
Potential years of life lost (3)	Years per 1000 population	negative	58.4	60.1	58.5	56.8				-2.91%	-0.24%	2.74%	18.33	17.80	18.29	18.84
Work injuries	('00 000 workers)	negative		4930	4705	4188	4,106			4.56%	15.11%	16.71%	18.33	19.17	21.10	21.40
Traffic injuries	('00 000 population)	negative			655	642	657	652		1.98%	-0.31%	-0.31%	18.33	18.70	18.28	18.28
Subtotal:													55.00	55.67	57.67	58.51
Physical Safety Sub-index:																
Violent crime	('00 000 population)	negative			613	643	666	718		-4.89%	-8.65%	-17.13%	5.00	4.76	4.57	4.14
Property crime	('00 000 population)	negative			4275	4078	3722	3650		4.68%	12.94%	14.62%	5.00	5.23	5.65	5.73
Subtotal:													10.00	9.99	10.21	9.87
Quebec Data Index Total:													**100.00**	**102.16**	**105.12**	**106.94**

These numbers are not available, we therefore present data the Canadian data.
This figure cannot be calculated. We therefore repeat the figures used for Canada.
Health Canada presents this data in number of years per 100,000 population whereas we are presenting the data as 1,000 population.

Appendix III: Detailed calculations of the PSI 2002, Canada & the Regions

Quebec: *Subjective Indicators*

Economic Sub-index:	Scales	Relationship	Scores (means) 1998	1999	2000	2001	Variation in % 1998-1999	Variation in % 1999-2000	Variation in % 2000-2001	Weight Points	PSI Perception Index 1998	1999	2000	2001
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all; 7= Extremely adequate	positive	4.52	4.63	4.6	4.44	0.02	-0.01	-0.03	8.75	8.75	8.96	8.90	8.60
I think there is a good chance I could lose my job over the next couple of years.	1= Strongly disagree; 7= Strongly agree	negative	3.49	2.87	2.88	2.90	0.18	0.00	-0.01	8.75	8.75	10.30	10.27	10.19
If I lost my job, I am confident that I could find an equivalent one within six months.	1= Strongly disagree; 7= Strongly agree	positive	3.95	4.36	4.55	4.59	0.10	0.04	0.01	8.75	8.75	9.66	10.08	10.16
If I lost my job, I am confident that I could count on government support programs to sustain me and my family adequately while I looked for a new job.	1= Strongly disagree; 7= Strongly agree	positive	3.52	3.39	3.58	3.45	-0.04	0.06	-0.03	8.75	8.75	8.43	8.90	8.59
Subtotal:										35	35	37.35	38.15	37.53
Health Sub-index:														
In general, How would you rate your health?	1= Terrible; 7= Excellent	positive	5.58	5.55	5.55	5.51	-0.54%	0.00%	-0.72%	18.33	18.33	18.23	18.23	18.10
How stressful would you say your life is?	1= Not at all stressful; 7= Extremely stressful	negative	4.17	4	4.01	4.02	4.08%	-0.25%	-0.25%	18.33	18.33	19.08	19.03	18.99
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health-care system.	1= Strongly disagree; 7= Strongly agree	positive	4.9	4.93	4.89	4.63	0.61%	-0.81%	-5.32%	18.33	18.33	18.45	18.30	17.32
Subtotal:										55.00	55.00	55.76	55.56	54.41
Physical Safety Sub-index:														
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe, 7= Extremely safe	positive	5.37	5.19	5.07	4.91	-3.35%	-2.31%	-3.16%	5.00	5.00	4.83	4.72	4.57
Thinking of your household's exposure to property crime such as break-ins, how safe is your neighbourhood?	1= Not at all safe, 7= Extremely safe	positive	5.14	4.83	4.76	4.73	-6.03%	-1.45%	-0.63%	5	5	4.70	4.63	4.60
Subtotal:										10	10	9.53	9.35	9.17
Quebec PSI Perception Index Total:										10	100.00	102.64	103.07	101.12

Note: All numbers have been estimated using weighted results from 1998, 1999, 2000 and 2001 PSI surveys.
Sample sizes may be different than in previous years. All unweighted and missing values have been removed.

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Ontario: *Data Indicators*

Economic Sub-index:	Scales	Rel	1995	1996	1997	1998	1999	2000	2001	Variation in % PSI 1999	Variation in % PSI 2000	Variation in % PSI 2001	1998	1999	2000	2001
Disposable income	$	positive			19099	19566	19867	20301	20301	1.54%	3.76%	3.76%	5.83	5.92	6.05	6.05
Aggregate poverty gap per number of poor	$	negative	3,428.41	3,611.20	3,482.55	3,680.17	3646.16			-3.56%	1.91%	0.98%	5.83	5.63	5.94	5.89
Long-term unemployment rates	%	negative	15.8	14.4	12.1	9.3	7.8	6.0	3.5	16.13%	35.48%	62.37%	5.83	6.77	7.90	9.47
Employment Insurance coverage (1)	%	positive	39.0	32.8	40.2	41.1	42.8	46.5	50.3	-4.15%	7.39%	16.17%	5.83	5.77	6.26	6.78
Social Assistance level	% LICOs	positive			73.4	72.6	71.0	69.8		-1.09%	-2.20%	-3.86%	5.83	5.77	5.70	5.61
Debt level (2)	% Disp. Income	negative	88.1	91.3	93.0	95.9	98.6	98.2	98.1	2.82%	2.40%	2.29%	5.83	6.00	5.97	5.97
Subtotal:													35.00	35.86	37.84	39.77
Health Sub-Index:																
Objective Indicators																
Potential years of life lost (3)	Years per 1000 population	negative	58.4	53.4	50.81	49.0				8.56%	13.00%	16.10%	18.33	19.90	20.72	21.28
Work injuries	('00 000 workers)	negative		2170	2126	2100	2101			2.03%	3.23%	3.18%	18.33	18.71	18.92	18.92
Traffic injuries	('00 000 population)	negative			760	732	730	730		3.68%	3.95%	3.95%	18.33	19.01	19.06	19.06
Subtotal:													55.00	57.62	58.70	59.26
Physical Safety Sub-index:																
Violent crime	('00 000 population)	negative			892	893	852	887		-0.11%	4.48%	0.56%	5.00	4.99	5.22	5.03
Property crime	('00 000 population)	negative			4193	3864	3534	3383		7.85%	14.76%	12.45%	5.00	5.39	5.74	5.62
Subtotal:													10.00	10.39	10.96	10.65
Ontario Data Index Total:													100.00	103.86	107.50	109.67

These numbers are not available, so Canadian data are presented.

This figure cannot be calculated. We therefore repeat the figures used for Canada.

Health Canada presents these data in number of years per 100,000 population, whereas we are presenting the data as 1,000 population.

Appendix III: Detailed calculations of the PSI 2002, Canada & the Regions

Ontario: ***Subjective Indicators***

Economic Sub-index:	Scales	Relationship	Scores (means) 1998	1999	2000	2001	Variation in % 1998-1999	Variation in % 1999-2000	Variation in % 2000-2001	Weight Points	**PSI Perception Index** 1998	1999	2000	2001
											190.00	193.72	197.58	193.56
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all; 7= Extremely adequate	positive	4.9	4.82	4.95	4.69	-0.02	0.03	-0.05	8.75	8.75	8.61	8.84	8.38
I think there is a good chance I could lose my job over the next couple of years.	1= Strongly disagree; 7= Strongly agree	negative	3.68	3.3	3.19	3.26	0.10	0.03	-0.02	8.75	8.75	9.65	9.98	9.76
If I lost my job, I am confident that I could find an equivalent one within six months.	1= Strongly disagree; 7= Strongly agree	positive	4.36	4.6	4.82	4.59	0.06	0.05	-0.05	8.75	8.75	9.23	9.67	9.22
If I lost my job, I am confident that I could count on government support programs to sustain me and my family adequately while I looked for a new job.	1= Strongly disagree; 7= Strongly agree	positive	2.99	3.16	3.39	3.17	0.06	0.07	-0.07	8.75	8.75	9.25	9.92	9.27
Subtotal										35	35	36.74	38.41	36.62
Health Sub-index:														
In general, How would you rate your health?	1= Terrible; 7= Excellent	positive	5.48	5.29	5.31	5.37	-3.47%	0.38%	1.13%	18.33	18.33	17.70	17.76	17.97
How stressful would you say your life is?	1= Not at all stressful; 7= Extremely stressful	negative	4.37	4.38	4.39	4.31	-0.23%	-0.23%	1.82%	18.33	18.33	18.29	18.25	18.58
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health-care system.	1= Strongly disagree; 7= Strongly agree	positive	4.59	4.79	4.82	4.64	4.36%	0.63%	-3.73%	18.33	18.33	19.13	19.25	18.53
Subtotal										55.00	55.00	55.12	55.27	55.08
Physical Safety Sub-index:														
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe; 7= Extremely safe	positive	5.49	5.47	5.54	5.49	-0.36%	1.28%	-0.90%	5.00	5.00	4.98	5.05	5.00
Thinking of your household's exposure to property crime such as break-ins, how safe is your neighbourhood?	1= Not at all safe; 7= Extremely safe	positive	5.07	5.09	5.26	5.24	0.39%	3.34%	-0.38%	5.00	5.00	5.02	5.19	5.17
Subtotal										10.00	10	10	10.23	10.17
Ontario PSI Perception Index Total:										10.00	100.00	101.86	103.90	101.87

Note: All numbers have been estimated using weighted results from 1998, 1999, 2000 and 2001 PSI surveys.

Sample sizes may be different than in previous years. All unweighted and missing values have been removed.

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Prairies: *Data Indicators*

Economic Sub-index:	Scales	Rel	1995	1996	1997	1998	1999	2000	2001	Variation in % PSI 1999	Variation in % PSI 2000	Variation in % PSI 2001	1998	1999	2000	2001
Disposable income	$	positive			$17,225	$17,671	$17,737	$18,068	$18,068	0.37%	2.25%	2.25%	5.83	5.86	5.96	5.96
Aggregate poverty gap per number of poor	$	negative	$3,245.23	$3,540.48	$3,306.93	$3,314.81	$3,435.32			-6.60%	-6.37%	-2.97%	5.83	5.45	5.46	5.66
Long-term unemployment rates	%	negative	10.3	10.8	7.6	5.2	5.1	4.0	3.2	1.92%	23.08%	38.46%	5.83	5.95	7.18	8.08
Unemployment Insurance coverage (1)	%	positive	59.0	52.8	49.2	43.3	42.8	36.5	50.3	-1.15%	7.39%	16.17%	5.83	5.77	6.26	6.78
Social Assistance level	% LICOs	positive			62.7	60.0	60.2	58.0		-4.31%	0.33%	3.33%	5.83	5.58	5.85	5.64
Debt level (2)	% Disp. Income	negative	88.1	91.3	91.0	95.9	98.6	98.2	98.1	2.82%	2.40%	2.29%	5.83	6.00	5.97	5.97
Subtotal:													35.00	34.59	36.70	38.08
Health Sub-Index:																
Potential years of life lost (3)	Years per 1000 population		58.4	61.8	61.2	59.6				-5.14%	-4.79%	-2.04%	18.33	17.39	17.45	17.96
Work injuries	(100,000 workers)			3550	3587	3986	4,050			-1.04%	15.10%	-14.08%	18.33	18.14	15.57	15.75
Traffic injuries	(100,000 population)				774	770	827	827		0.52%	-6.85%	-6.85%	18.33	18.43	17.08	17.08
Subtotal:													55.00	53.96	50.10	50.79
Physical Safety Sub-index:																
Violent crime	(100,000 population)				1628	1597	1581	1650		1.90%	2.89%	-1.35%	5.00	5.10	5.14	4.93
Property crime	(100,000 population)				5829	5620	5419	5302		3.59%	7.03%	7.50%	5.00	5.18	5.35	5.37
Subtotal:													10.00	10.27	10.50	10.31
Prairie Data Index Total:													**100.00**	**98.83**	**97.29**	**99.18**

These numbers are not available, so Canadian data are presented.

This figure cannot be calculated. We therefore repeat the figures used for Canada.

Health Canada presents these data in number of years per 100,000 population, whereas we are presenting the data as 1,000 population.

Appendix III: Detailed calculations of the PSI 2002, Canada & the Regions

Prairies: Subjective Indicators

Economic Sub-index:	Scales	Relationship	Scores (means) 1998	1999	2000	2001	Variation in % 1998-1999	Variation in % 1999-2000	Variation in % 2000-2001	Weight Points	PSI Subjective index 1998	1999	2000	2001
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all, 7= Extremely adequate	positive	4.69	4.58	4.81	4.43	-2.35%	5.02%	-7.90%	8.75	8.75	8.54	8.97	8.26
I think there is a good chance I could lose my job over the next couple of years.	1= Strongly disagree, 7= Strongly agree	negative	3.74	3.05	3.18	3.16	18.45%	-4.26%	0.69%	8.75	8.75	10.36	9.92	9.99
If I lost my job, I am confident that I could find an equivalent one within six months.	1= Strongly disagree, 7= Strongly agree	positive	4.41	4.95	4.84	4.48	12.24%	-2.22%	-7.49%	8.75	8.75	9.82	9.60	8.88
If I lost my job, I am confident that I could count on government support programs to sustain me and my family adequately while I looked for a new job.	1= Strongly disagree, 7= Strongly agree	positive	2.77	3.46	3.63	3.12	24.91%	4.34%	-13.71%	8.75	8.75	10.93	11.40	9.84
Subtotal										35	35	39.66	39.90	36.98
Health Sub-index:														
In general, How would you rate your health?	1= Terrible, 7= Excellent	positive	5.44	5.18	5.16	5.34	-4.78%	-0.39%	3.49%	18.33	18.33	17.46	17.39	18.00
How stressful would you say your life is?	1= Not at all stressful, 7= Extremely stressful	negative	4.29	4.45	4.23	4.33	3.73%	-4.94%	2.36%	18.33	18.33	17.65	18.52	18.08
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health-care system.	1= Strongly disagree, 7= Strongly agree	positive	4.35	5.19	4.99	4.43	19.31%	-3.85%	-11.22%	18.33	18.33	21.87	21.03	18.67
Subtotal										55	55	56.98	56.94	54.75
Physical Safety Sub-index:														
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe, 7= Extremely safe	positive	5.35	5.52	5.33	5.45	4.11%	-4.31%	2.25%	5	5	5.21	4.98	5.09
Thinking of your household's exposure to property crime, such as break-ins, how safe is your neighbourhood?	1= Not at all safe, 7= Extremely safe	positive	5.11	5.19	5.05	5.08	1.57%	-2.70%	0.59%	5	5	5.08	4.94	4.97
Subtotal										10	10	10.28	9.92	10.06
Prairie PSI Perception Index Total											100	106.92	106.77	101.79

Note: All numbers have been estimated using weighted results from 1998, 1999, 2000 and 2001 PSI surveys.
Sample sizes may be different than in previous years. All unweighted and missing values have been removed.

Appendix 3: Detailed Results of the PSI for Canada [redacted] Region [redacted] 1998)

Alberta: *Data Indicators*

Economic Sub-index:	Scales	Rel	1995	1996	1997	1998	1999	2000	2001	Variation in % PSI 1999	Variation in % PSI 2000	Variation in % PSI 2001	1998	1999	2000	2001
Disposable income	$	positive			$20,709	$21,729	$21,453	$21,607	$21,607	-1.06%	1.78%	1.78%	5.83	5.89	5.94	5.94
Aggregate poverty gap per number of poor	$	negative	3808.3	3622.1	4170.2	3990.0	4161.8			17.89%	10.31%	13.00%	5.83	6.88	6.43	6.59
Long-term unemployment rates	%	negative	7.6	6.8	6.0	5.2	2.5	2.9	1.9	23.88%	9.10%	40.63%	5.83	7.11	6.38	8.20
Employment Insurance coverage (1)	%	positive	59.0	52.8	49.2	45.3	42.6	46.5	50.3	-1.15%	7.99%	16.17%	5.83	5.77	6.26	6.78
Social Assistance level	% LIC Or	positive			14.7	[2]	59.0	58.3		1.01%	-0.84%	-0.51%	5.83	5.89	5.85	5.80
Debt level (2)	% Disp. Income	negative	85.1	91.5	93.0	91.9	90.6	94.2	98.1	2.62%	2.40%	2.29%	5.83	6.00	5.97	5.97
Subtotal													35.00	37.54	36.84	39.28
Health Sub-index:																
Potential years of life lost (3)	Years per 1000 population	negative	58.1	56.4	53.7	53.2				3.42%	8.99%	8.84%	18.33	18.96	19.97	19.95
Work injuries	(50 000 workers)	negative		2640	2632	2892	2832			9.80%	-8.55%	-7.27%	18.33	18.39	16.58	17.00
Traffic injuries	(100 000 population)	negative			843	816	859	859		1.78%	-1.90%	-1.90%	18.33	18.01	17.99	17.99
Subtotal													55.00	55.36	54.53	54.94
Physical Safety Sub-index:																
Violent crime	(50 000 population)	negative			1,071	1,094	1,061	1062.0		1.23%	0.95%	0.84%	5.00	4.94	5.05	5.04
Property crime	(50 000 population)	negative			5,053	4,722	4,781	4417.0		2.21%	5.01%	13.54%	5.00	5.11	5.25	5.58
Subtotal													10.00	10.05	10.30	10.62
Alberta Data Index Total:													100.00	102.95	101.67	104.84

1 These numbers are not available, so Canadian data are presented.

2 This figure cannot be calculated. We therefore repeat the figures used for Canada.

3 Health Canada presents these data in number of years per 100,000 population, whereas we are presenting the data as 1,000 population.

Appendix III: Detailed calculations of the PSI 2002, Canada & the Regions

Alberta: *Subjective Indicators*

			Scores (means)				Variation in %	Variation in %	Variation in %	Weight	PSI Subjective Index			
Economic Sub-index:	Scales	Relationship	1998	1999	2000	2001	1998-1999	1999-2000	2000-2001	Points	1998	1999	2000	2001
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all 7= Extremely adequate	positive	5.02	4.67	4.74	4.85	-6.97%	1.50%	2.32%	8.75	8.75	8.14	8.26	8.45
I think there is a good chance I could lose my job over the next couple of years.	1= Strongly disagree 7= Strongly agree	negative	3.73	3.21	3.35	3.05	13.94%	-4.36%	8.91%	8.75	8.75	9.97	9.54	10.38
If I lost my job, I am confident that I could find an equivalent one within six months	1= Strongly disagree 7= Strongly agree	positive	4.56	4.86	4.93	5.02	6.58%	1.44%	1.74%	8.75	8.75	9.33	9.46	9.62
If I lost my job, I am confident that I could count on government support programs to sustain me and my family adequately while I looked for a new job	1= Strongly disagree 7= Strongly agree	positive	2.78	2.77	2.94	3.18	-0.36%	6.14%	8.19%	8.75	8.75	8.72	9.25	10.01
Subtotal										35	35	36.15	36.51	38.47
Health Sub-index:														
In general, How would you rate your health?	1= Terrible 7= Excellent	positive	5.51	5.41	5.27	5.26	-1.81%	-2.59%	-0.19%	18.33	18.33	18.00	17.53	17.50
How stressful would you say your life is?	1= Not at all stressful 7= Extremely stressful	negative	4.26	4.43	4.39	4.22	-3.99%	0.90%	3.87%	18.33	18.33	17.60	17.76	18.45
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care system	1= Strongly disagree 7= Strongly agree	positive	4.49	4.99	4.60	4.78	11.14%	-7.82%	3.91%	18.33	18.33	20.37	18.78	19.52
Subtotal										55	55	55.98	54.08	55.47
Physical Safety Sub-index:														
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.45	5.58	5.56	5.69	2.39%	-0.36%	2.34%	5.00	5.00	5.12	5.10	5.22
Thinking of your household's exposure to property crime such as break-ins, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.10	5.19	5.18	5.25	1.76%	-0.19%	1.35%	5.00	5.00	5.09	5.08	5.15
Subtotal										10	10	10.21	10.18	10.18
Alberta PSI Perception Index Total											100.00	102.34	100.77	104.12

Note: All numbers have been estimated using weighted results from 1998, 1999, 2000 and 2001 PSI surveys.
Sample sizes may be different than in previous years. All unweighted and missing values have been removed.

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British Columbia: *Data Indicators*

Economic Sub-index:	Units:	Rel:	1989	1996	1997	1998	1999	2000	2001	Variation in % PSI 1999	Variation in % PSI 2000	Variation in % PSI 2001	1998	1999	2000	2001
Disposable income	$	positive			$17,113	$17,501	$17,914	$18,234	$18,741	0.07%	1.94%	1.94 %	5.83	5.84	5.94	5.94
Average poverty gap (as median of poor	$	negative	$5,922.82	$4,059.74	$4,006.94	$4,447.26	$4,847.16			-1.26%	2.26%	2.35%	5.83	5.76	5.97	5.68
Long term unemployment rate	%	negative	8.7	9.6	12.0	7.6	8.8	6.5	5.4	11.79%	14.47%	29.95%	5.83	4.91	6.68	7.52
Employment Insurance coverage (1)	%	positive	53.0	42.8	40.2	41.3	42.9	46.5	50.3	1.15%	7.39%	16.17%	5.83	5.77	6.25	6.78
Social Assistance level	% LICO	positive			71.1	77.3	69.5	70.2		3.09%	2.03%	2.90%	5.83	5.73	5.78	5.66
Idle level (2)	% Wage income	negative	93.1	91.3	93.0	95.0	99.6	98.2	99.1	2.82%	2.40%	2.29%	5.83	6.00	5.97	5.97
Subtotal:													35.00	34.04	36.33	37.55
Health Sub-Index:																
Potential years of life lost (3)	years per 1,000 graphs	negative	59.1	57.8	55.3	55.1				3.08%	5.27%	8.15%	18.33	18.52	19.30	19.82
Work injuries	(100,000 workers)	negative		4665	4655	4650	4650			0.73%	1.50%	0.64%	18.33	18.20	17.68	18.45
Traffic injuries	(100,000/population)	negative			706	747	745	747		6.38%	6.45%	6.41%	18.33	19.46	19.53	19.53
Subtotal:													55.00	56.19	56.49	57.78
Physical Safety Sub-index:																
Adult crime	(100,000 population)	negative			3410	3744	3754	3253		4.68%	8.94%	11.28%	5.00	5.25	5.45	5.56
Property crime	(100,000 population)	negative			7841	7170	6701	6359		8.46%	13.73%	18.90%	5.00	5.42	5.69	5.95
Subtotal:													10.00	10.66	11.14	11.51
BC Data Index Total:													100.00	100.89	104.16	106.85

These numbers are not available, so 4 smallest data are presented.
This figure cannot be calculated. We therefore report the figures used for Canada.
Health Canada presents these data as incident or years per 100,000 population. Likewise, we are processing the data as 1,000 populations.

Appendix III: Detailed calculations of the PSI 2002, Canada & the Regions

British Columbia: ***Subjective Indicators***

Economic Sub-index:	Scales	Relationship	Scores (means) 1998	1999	2000	2001	Variation in % 1998-1999	Variation in % 1999-2000	Variation in % 2000-2001	Weight Points	PSI Subjective index 1998	1999	2000	2001
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all; 7= Extremely adequate	positive	4.85	4.49	4.62	4.42	-7.42%	2.90%	-4.33%	8.75	8.75	8.10	8.34	7.97
I think there is a good chance I could lose my job over the next couple of years.	1= Strongly disagree; 7= Strongly agree	negative	3.79	3.08	3.15	3.67	18.73%	-2.27%	-16.53%	8.75	8.75	10.39	10.15	8.48
If I lost my job, I am confident that I could find an equivalent one within six months.	1= Strongly disagree; 7= Strongly agree	positive	4.36	4.61	4.95	4.39	5.73%	7.38%	-11.23%	8.75	8.75	9.25	9.93	8.82
If I lost my job, I am confident that I could count on government support programs to sustain me and my family adequately while I looked for a new job.	1= Strongly disagree; 7= Strongly agree	positive	2.86	3.00	3.12	2.84	4.90%	4.00%	-9.13%	8.75	8.75	9.18	9.55	8.67
Subtotal										35	35	36.92	37.97	33.94
Health Sub-index:														
In general. How would you rate your health?	1= Terrible; 7= Excellent	positive	5.51	5.40	5.31	5.36	-2.00%	-1.67%	0.94%	18.33	18.33	17.97	17.67	17.83
How stressful would you say your life is?	1= Not at all stressful; 7= Extremely stressful	negative	4.29	4.17	4.11	4.22	2.80%	1.44%	-2.68%	18.33	18.33	18.85	19.12	18.61
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care system.	1= Strongly disagree; 7= Strongly agree	positive	4.56	4.57	4.54	4.24	0.22%	-0.66%	-6.61%	18.33	18.33	18.37	18.25	17.05
Subtotal										55	55	55.19	55.04	53.49
Physical Safety Sub-index:														
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe; 7= Extremely safe	positive	5.49	5.32	5.50	5.49	-3.10%	3.38%	-0.18%	5	5	4.85	5.01	5.00
Thinking of your household's exposure to property crime such as break-ins, how safe is your neighbourhood?	1= Not at all safe; 7= Extremely safe	positive	5.06	4.80	5.01	5.03	-5.14%	4.38%	0.40%	5	5	4.74	4.95	4.97
Subtotal										10	10	9.59	9.96	9.97
BC PSI Perception Index Total:											100	101.69	102.97	97.40

Note: All numbers have been estimated using weighted results from 1998, 1999, 2000 and 2001 PSI surveys.
Sample sizes may be different than in previous years. All unweighted and missing values have been removed.